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Search Report

EIC 3600

STIC Database Tracking Number:

To: Kirsten Apple
Location: Knox 4A81
Art Unit: 3694
Date: June 1, 2010
Case Serial Number:
09/ 704,838

From: Caryn Wesner-Early
Location: EIC3600
KNX 4B59
Phone: (571) 272-3543
caryn.wesner-early@uspto.gov

Search Notes

Dear Examiner Apple:

Please find attached the results of your search for the above-referenced case. The search was conducted in the template files.

I have listed references of *potential* interest in the first part of the search results. However, please be sure to scan through the entire report. There may be additional references that you might find useful.

If you have any questions about the search, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to your next search!

Caryn S. Wesner-Early, MSLS
ASRC Technical Information Specialist
EIC 3600, US Patent & Trademark Office

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Dialog	3
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I. References of Potential Interest

Dialog

20/3,K/11 (Item 9 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
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04544266

A New Paradigm For Structuring Portfolios: Planners can reduce the impact of errors in risk and return projections by applying a new method for portfolio selection.

C. Michael Carty

Financial Planning

January 1,1999 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: SECURITIES DATA PUBLISHING

LANGUAGE: ENGLISH WORD COUNT: 3578 RECORD TYPE: FULLTEXT

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TEXT: After nearly half a century, financial planners appear to be on the threshold of acquiring a practical means of building portfolios that provide the greatest possible returns at specified risk levels, one totally consistent with a rich theoretical framework first proposed by Harry Markowitz, Ph...

...1959. Based on original research recently published by Richard O. Michaud, Ph.D., in *Efficient Asset Management*, this new method for portfolio selection employs a statistical perspective rather than a purely deterministic one to resolve most serious practical limitations to...

...using optimization procedures. The method is expected to significantly reduce the impact of errors in risk-and-return projections, simplify an investment interpretation of optimized results, estimate the degree of precision in those results and stabilize the...

...3) Improved estimators that reduce statistical noise and optimization ambiguity.

4) Defining portfolio priors to simplify the optimization framework and reduce ambiguities resulting from its use.

5) Using more conceptually meaningful economic costs as benchmarks in forming investment strategies.

6) Combining return forecasts with historic data to reduce instability due to inaccurate input estimates.

7) A checklist for avoiding common errors.

As Michaud points out, each of these elements "can help to improve the investment value of optimized portfolios. Together they can have a substantial impact on the value of...

...become efficient; that is, to provide the greatest possible return at a specific level of risk or, alternatively, the lowest risk at a specific return. Some portfolios are close enough to this efficiency

definition as to be statistically indistinguishable from a portfolio regarded as most efficient. Those portfolios, therefore, do not need to be optimized. Only those...

...assets in two reference portfolios containing different weights of eight major asset classes (U.S. stocks and government/corporate bonds ; Euros; and the Canadian, French, German, Japanese and U.K. equity markets). They are an index portfolio consistent with a capitalization-weighted portfolio relative to a world equity benchmark for the six equity markets and an equal-weighted portfolio of all eight assets.

...major asset classes in Figure 1. The return premium is the total return minus the risk-free rate, usually defined as the U.S. Treasury bill 30-day return. Return premiums are often more convenient to use than total returns since they are free of varying risk-free rates' impact.

Figure 3 displays a set of efficient portfolios constructed from the means...return premiums. Aficionados of mean-variance efficiency theory best know this representation of an efficient portfolio set as a classic MV "efficient frontier." A low-risk asset class (in this case, Euros) is typically associated with a relatively small return, while high-risk asset classes (e.g., the French and Japanese stock indexes) are associated with higher returns. The convex curvature of the frontier between its end...

...Figure 3 were not accurate estimates. This would imply a statistical nature to those estimates, suggesting that a variance in them would, in turn, require that a variance be imputed to...

... A financial planner's portfolio-reviewing role is to recommend revisions. As a first step, he or she must determine whether the portfolio needs revision. A portfolio statistically indistinguishable from one that is efficient needs none, and recognizing that revision is not necessary eliminates its cost and enhances the portfolio's value. On the other hand, planners who do not recognize statistical equivalence are likely to recommend revisions and incur the unnecessary cost of rebalancing.

...4. Determining this observation's correctness requires control of type 1 error; that is, the probability of rejecting the null hypothesis (that the portfolios are indistinguishable from an efficient portfolio) when true.

< removed unnecessary information >

In all, Michaud's method for portfolio selection, based on recognition of the optimization process' statistical nature, is worthy of serious consideration by financial planners wishing to offer their clients "truly" efficient portfolios. Recognizing that revision is often unnecessary and therefore unlikely to enhance a portfolio's investment value can lead to a substantial reduction in trading cost and increased returns. Moreover, his checklist should help financial planners avoid common errors in doing so.FP

II. Inventor Search Results from Dialog

? show files;ds;cost;logoff hold
File 139:EconLit 1969-2010/Apr
(c) 2010 American Economic Association
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 Gale/Cengage
File 474:New York Times Abs 1969-2010/Jun 01
(c) 2010 The New York Times
File 475:Wall Street Journal Abs 1973-2010/Jun 01
(c) 2010 The New York Times
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File 65:Inside Conferences 1993-2010/May 28
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(c) 2010 The HW Wilson Co.
File 256:TecTrends 1982-2010/May W5
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(c) 2010 The IET
File 634:San Jose Mercury Jun 1985-2010/May 29
(c) 2010 San Jose Mercury News
File 610:Business Wire 1999-2010/Jun 01
(c) 2010 Business Wire.
File 613:PR Newswire 1999-2010/Jun 01
(c) 2010 PR Newswire Association Inc
File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc
File 20:Dialog Global Reporter 1997-2010/Jun 01
(c) 2010 Dialog
File 626:Bond Buyer Full Text 1981-2008/Jul 07
(c) 2008 Bond Buyer
File 268:Banking Info Source 1981-2010/May W4
(c) 2010 ProQuest Info&Learning
File 9:Business & Industry(R) Jul/1994-2010/May 28
(c) 2010 Gale/Cengage
File 15:ABI/Inform(R) 1971-2010/May 31
(c) 2010 ProQuest Info&Learning
File 16:Gale Group PROMT(R) 1990-2010/May 29
(c) 2010 Gale/Cengage
File 148:Gale Group Trade & Industry DB 1976-2010/May 29
(c) 2010 Gale/Cengage
File 160:Gale Group PROMT(R) 1972-1989

(c) 1999 The Gale Group
 File 275:Gale Group Computer DB(TM) 1983-2010/Apr 21
 (c) 2010 Gale/Cengage
 File 621:Gale Group New Prod.Annou.(R) 1985-2010/Apr 12
 (c) 2010 Gale/Cengage
 File 636:Gale Group Newsletter DB(TM) 1987-2010/May 29
 (c) 2010 Gale/Cengage
 File 267:Finance & Banking Newsletters 2008/Sep 29
 (c) 2008 Dialog
 File 624:McGraw-Hill Publications 1985-2010/May 30
 (c) 2010 McGraw-Hill Co. Inc
 File 625:American Banker Publications 1981-2008/Jun 26
 (c) 2008 American Banker
 File 120:U.S. Copyrights 1978-2010/May 25
 (c) format only 2010 Dialog
 File 426:LCMARC-Books 1968-2010/May W4
 (c) format only 2010 Dialog
 File 483:Newspaper Abs Daily 1986-2010/Jun 01
 (c) 2010 ProQuest Info&Learning
 File 347:JAPIO Dec 1976-2010/Jan(Updated 100427)
 (c) 2010 JPO & JAPIO
 File 348:EUROPEAN PATENTS 1978-201021
 (c) 2010 European Patent Office
 File 349:PCT FULLTEXT 1979-2010/UB= 20100527|UT= 20100520
 (c) 2010 WIPO/Thomson
 File 350:Derwent WPIX 1963-2010/UD=201034
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 File 371:French Patents 1961-2002/BOPI 200209
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S2	181	S1 FROM 347,348,349,350,371
S3	135	FINANCIAL OR INVESTMENT OR INVESTMENTS OR INVESTING OR SECURITIES OR PORTFOLIO OR STOCK OR STOCKS OR BOND OR BONDS OR (- ASSET OR ASSETS)(2N)(MANAGING OR MANAGEMENT OR ALLOCATION)
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 S22 1 S11(S)S20
 S23 19 RD S20 (unique items)
 S24 34 S15 OR S23

24/AA,AN,AZ,AU,TI/1 (Item 1 from file: 139)
 DIALOG(R)File 139:(c) 2010 American Economic Association. All rts. reserv.
 983847
 TITLE: Investor Recognition and Stock Returns
 AUTHOR(S): Leheavy, Reuven; Sloan, Richard G.
 AUTHOR(S) AFFILIATION: U MI; Barclays Global Investors, San Francisco, CA

24/AA,AN,AZ,AU,TI/2 (Item 2 from file: 139)
 DIALOG(R)File 139:(c) 2010 American Economic Association. All rts. reserv.
 975889
 TITLE: The Persistence and Pricing of the Cash Component of Earnings
 AUTHOR(S): Dechow, Patricia M.; Richardson, Scott A.; Sloan, Richard G.
 AUTHOR(S) AFFILIATION: U CA, Berkeley; Barclays Global Investors; Barclays
 Global Investors

24/AA,AN,AZ,AU,TI/3 (Item 3 from file: 139)
 DIALOG(R)File 139:(c) 2010 American Economic Association. All rts. reserv.
 870510
 TITLE: The Relation between Corporate Financing Activities, Analysts'
 Forecasts and Stock Returns
 AUTHOR(S): Bradshaw, Mark T.; Richardson, Scott A.; Sloan, Richard G.
 AUTHOR(S) AFFILIATION: Harvard U; U PA; U MI

24/AA,AN,AZ,AU,TI/4 (Item 4 from file: 139)
 DIALOG(R)File 139:(c) 2010 American Economic Association. All rts. reserv.
 784247

TITLE: Implied Equity Duration: A New Measure of Equity Risk
AUTHOR(S): Dechow, Patricia M.; Sloan, Richard G.; Soliman, Mark T.
AUTHOR(S) AFFILIATION: U MI; U MI; Stanford U

24/AA,AN,AZ,AU,TI/5 (Item 5 from file: 139)
DIALOG(R)File 139:(c) 2010 American Economic Association. All rts. reserv.
750301

TITLE: Discussion of Who Is My Peer? A Valuation-Based Approach to the
Selection of Comparable Firms
AUTHOR(S): Sloan, Richard G.
AUTHOR(S) AFFILIATION: U MI

24/AA,AN,AZ,AU,TI/6 (Item 6 from file: 139)
DIALOG(R)File 139:(c) 2010 American Economic Association. All rts. reserv.
592458

TITLE: Discussion of: "Contextual Fundamental Analysis through the
Prediction of Extreme Returns."
AUTHOR(S): Sloan, Richard G.
AUTHOR(S) AFFILIATION: U MI

24/AA,AN,AZ,AU,TI/7 (Item 7 from file: 139)
DIALOG(R)File 139:(c) 2010 American Economic Association. All rts. reserv.
592431

TITLE: Discussion of "Accruals, Cash Flows and Equity Values."
AUTHOR(S): Sloan, Richard G.
AUTHOR(S) AFFILIATION: U MI

24/AA,AN,AZ,AU,TI/8 (Item 8 from file: 139)
DIALOG(R)File 139:(c) 2010 American Economic Association. All rts. reserv.
592409

TITLE: Discussion of "Evaluating Non-GAAP Performance Measures in the REIT Industry."
AUTHOR(S): Sloan, Richard G.
AUTHOR(S) AFFILIATION: U MI

24/AA,AN,AZ,AU,TI/9 (Item 9 from file: 139)
DIALOG(R)File 139:(c) 2010 American Economic Association. All rts. reserv.
496076

TITLE: Evaluating the Reliability of Current Value Estimates
AUTHOR(S): Sloan, Richard G.
AUTHOR(S) AFFILIATION: U MI

24/AA,AN,AZ,AU,TI/10 (Item 10 from file: 139)

DIALOG(R)File 139:(c) 2010 American Economic Association. All rts. reserv.
413216

TITLE: Returns to Contrarian Investment Strategies: Tests of Naive
Expectations Hypotheses

AUTHOR(S): Dechow, Patricia M.; Sloan, Richard G.

AUTHOR(S) AFFILIATION: U PA; U PA

24/AA,AN,AZ,AU,TI/11 (Item 11 from file: 139)

DIALOG(R)File 139:(c) 2010 American Economic Association. All rts. reserv.
371376

TITLE: Another Look at the Cross-Section of Expected Stock Returns

AUTHOR(S): Kothari, S. P.; Shanken, Jay; Sloan, Richard G.

AUTHOR(S) AFFILIATION: U Rochester; U Rochester; Wharton School, U PA

24/AA,AN,AZ,AU,TI/12 (Item 12 from file: 139)

DIALOG(R)File 139:(c) 2010 American Economic Association. All rts. reserv.
294655

TITLE: Accounting Earnings and Top Executive Compensation

AUTHOR(S): Sloan, Richard G.

AUTHOR(S) AFFILIATION: U PA

24/AA,AN,AZ,AU,TI/13 (Item 1 from file: 15)

DIALOG(R)File 15:(c) 2010 ProQuest Info&Learning. All rts. reserv.
02520008 255600541

Big in Japan

Sloan, Robin

24/AA,AN,AZ,AU,TI/14 (Item 2 from file: 15)

DIALOG(R)File 15:(c) 2010 ProQuest Info&Learning. All rts. reserv.
02397175 143432951

GAAP vs. the street: Pro forma earnings fill a reporting vacuum

Bradshaw, Mark T; Sloan, Richard G

24/AA,AN,AZ,AU,TI/15 (Item 3 from file: 15)

DIALOG(R)File 15:(c) 2010 ProQuest Info&Learning. All rts. reserv.
01433352 00-84339

Economic consequences of accounting for stock-based compensation

Dechow, Patricia M; Hutton, Amy P; Sloan, Richard G

24/AA,AN,AZ,AU,TI/16 (Item 4 from file: 15)

DIALOG(R)File 15:(c) 2010 ProQuest Info&Learning. All rts. reserv.
00523309 90-49066

Theory of Corporations: An Application of the Theory of the Core Discussion Reply
Telser, Lester G.; Slutsky, Steven

24/AA,AN,AZ,AU,TI/17 (Item 1 from file: 16)
DIALOG(R)File 16:(c) 2010 Gale/Cengage. All rts. reserv.
05906513 Supplier Number: 53124991
HOLDING A MARGIN IS SUPPLIER'S TOP JOB.
Sloan, Richard J.; mng; m

24/AA,AN,AZ,AU,TI/18 (Item 1 from file: 148)
DIALOG(R)File 148:(c) 2010 Gale/Cengage. All rts. reserv.
05920118 SUPPLIER NUMBER: 12541226
The effect of uncertainty on interactive behavior.
Gradstein, Mark; Nitzan, Shmuel; Slutsky, Steven

24/AA,AN,AZ,AU,TI/19 (Item 1 from file: 120)
DIALOG(R)File 120:(c) format only 2010 Dialog. All rts. reserv.
04934084
Investing in employee health : a guide to effective health
promotion in the workplace / Richard P. Sloan, Jessie C. Gruman, John P. Allegrante.
AUTHOR(s): Sloan, Richard P., 1948-; Gruman, Jessie C., 1953-;
Allegrante, John P., 1952-

24/AA,AN,AZ,AU,TI/20 (Item 1 from file: 349)
DIALOG(R)File 349:(c) 2010 WIPO/Thomson. All rts. reserv.
01011342
AUTOMATED COACHING FOR A FINANCIAL MODELING AND COUNSELING SYSTEM
SYSTEME D'ACCOMPAGNEMENT AUTOMATISE POUR SYSTEME DE MODELISATION ET
DE CONSEIL FINANCIERS
Patent Applicant/Inventor:
SLOAN Ronald E, 228 Briar Hill Avenue, Toronto, Ontario M4RIJ2, CA, CA
(Residence), CA (Nationality), (Designated only for: US)
SLUTSKY Stephen B, 206 St. George Street, Penthouse B, Toronto, Ontario
M5R2N6, CA, CA (Residence), CA (Nationality), (Designated only for: US)
Application: WO 2002US25492 20020809 (PCT/WO US02025492)

24/AA,AN,AZ,AU,TI/21 (Item 2 from file: 349)
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00988010
A FINANCIAL PLANNING AND COUNSELING SYSTEM PROJECTING USER CASH FLOW
SYSTEME DE CONSEIL ET DE PLANIFICATION FINANCIERE PROJETANT LE FLUX DE
TRESORERIE DE L'UTILISATEUR
Patent Applicant/Inventor:

SLOAN Ronald E, 228 Briar Hill Avenue, Toronto, Ontario M4R 1J2, CA, CA
(Residence), CA (Nationality), (Designated only for: US)
SLUTSKY Stephen B, Penthouse B, 206 St. George Street, Toronto, Ontario
M5R 1N6, CA, CA (Residence), CA (Nationality), (Designated only for: US)
Application: WO 2002US25500 20020808 (PCT/WO US0225500)

24/AA,AN,AZ,AU,TI/22 (Item 3 from file: 349)
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00988008

FINANCIAL PORTFOLIO RISK MANAGEMENT
GESTION DU RISQUE DU PORTEFEUILLE FINANCIER

Patent Applicant/Inventor:

RONALD E Sloan, 228 Briar Hill Avenue, Toronto, Ontario M4R1J2, CA, CA
(Residence), CA (Nationality), (Designated only for: US)
SLUTSKY Stephen B, Penthouse B, 206 St. George Street, Toronto, Ontario
M5R 2N6, CA, CA (Residence), CA (Nationality), (Designated only for: US)
Application: WO 2002US25491 20020809 (PCT/WO US0225491)

24/AA,AN,AZ,AU,TI/23 (Item 4 from file: 349)
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00988007

COMMUNICATION INTERFACE FOR A FINANCIAL COUNSELING SYSTEM
INTERFACE DE COMMUNICATION POUR SYSTEME DE MODELISATION ET DE CONSEIL
FINANCIER

Patent Applicant/Inventor:

SLOAN Ronald E, 228 Briar Hill Avenue, Toronto, Ontario M4R 1J2, CA, CA
(Residence), CA (Nationality), (Designated only for: US)
SLUTSKY Stephen B, Penthouse B, 206 St. George Street, Toronto, Ontario
M5R 2N6, CA, CA (Residence), CA (Nationality), (Designated only for: US)
Application: WO 2002US25488 20020809 (PCT/WO US02025488)

24/AA,AN,AZ,AU,TI/24 (Item 5 from file: 349)
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00985862

FINANCIAL MODELING AND COUNSELING SYSTEM
SYSTEME DE MODELISATION ET DE CONSEIL FINANCIER

Patent Applicant/Inventor:

SLOAN Ronald E, 228 Hill Avenue, Toronto, Ontario M4R 1J2, CA, CA
(Residence), CA (Nationality), (Designated only for: US)
SLUTSKY Stephen B, Penthouse B, 206 St. George Street, Toronto, Ontario
M5R 2N6, CA, CA (Residence), CA (Nationality), (Designated only for: US)
Application: WO 2002US25489 20020809 (PCT/WO US0225489)

24/AA,AN,AZ,AU,TI/25 (Item 6 from file: 349)

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00833781

A USER INTERFACE FOR A FINANCIAL MODELING SYSTEM
INTERFACE UTILISATEUR POUR SYSTEME DE MODELE FINANCIER

Inventor(s):

SLOAN Ronald E, 228 Briar Hill Avenue, Toronto, Ontario M4R 1J2, CA,
SLUTSKY Stephen B, Penthouse B, 206 St. George Street, Toronto, Ontario
M5R 2N6, CA,

Application: WO 2000US41855 20001101 (PCT/WO US0041855)

24/AA,AN,AZ,AU,TI/26 (Item 7 from file: 349)

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00804463

COMMUNICATION INTERFACE FOR A FINANCIAL MODELING AND COUNSELING SYSTEM
INTERFACE DE COMMUNICATION DESTINEE A UN SYSTEME DE MODELISATION ET DE
CONSEIL FINANCIERS

Inventor(s):

SLOAN Ronald E, 228 Briar Hill Avenue, Toronto, Ontario M4R 1J2, CA,
SLUTSKY Stephen B, Penthouse B, 206 St. George Street, Toronto, Ontario
M5R 2N6, CA,

Application: WO 2000US41850 20001101 (PCT/WO US0041850)

24/AA,AN,AZ,AU,TI/27 (Item 8 from file: 349)

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00800768

A FINANCIAL PLANNING AND COUNSELING SYSTEM PROJECTING USER CASH FLOW
PROJECTION EN MATIERE DE SYSTEME DE CONSEILS ET DE PLANIFICATION FINANCIERS

Inventor(s):

SLOAN Ronald E, 228 Briar Hill Avenue, Toronto, Ontario M4R 1J2, CA,
SLUTSKY Stephen B, Penthouse B, 206 St. George Street, Toronto, Ontario
M5R 2N6, CA,

Application: WO 2000US41872 20001101 (PCT/WO US0041872)

24/AA,AN,AZ,AU,TI/28 (Item 9 from file: 349)

DIALOG(R) File 349:(c) 2010 WIPO/Thomson. All rts. reserv.
00800767

AUTOMATED COACHING FOR A FINANCIAL MODELING AND COUNSELING SYSTEM
SYSTEME DE GUIDAGE AUTOMATIQUE PERMETTANT LA MODELISATION ET LA
FOURNITURE DE CONSEILS PROFESSIONNELS FINANCIERS

Inventor(s):

SLOAN Ronald B, 228 Briar Hill Avenue, Toronto, Ontario M4R 1J2, CA,
SLUTSKY Stephen B, Penthouse B, 206 St. George Street, Toronto, Ontario
M5R 2N6, CA,

Application: WO 2000US41852 20001101 (PCT/WO US0041852)

24/AA,AN,AZ,AU,TI/29 (Item 10 from file: 349)
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00800763
FINANCIAL MODELING AND COUNSELING SYSTEM
SYSTEME DE MODELISATION ET DE CONSEILS FINANCIERS
Inventor(s):
SLOAN Ronald E, 228 Briar Hill Avenue, Toronto, Ontario M4R 1J2, CA,
SLUTSKY Stephen B, Penthouse B, 206 St. George Street, Toronto, Ontario
M5R 2N6, CA,
Application: WO 2000US30389 20001101 (PCT/WO US0030389)

24/AA,AN,AZ,AU,TI/30 (Item 11 from file: 349)
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00800759
FINANCIAL PORTFOLIO RISK MANAGEMENT
GESTION DES RISQUES DES PORTEFEUILLES FINANCIERS
Inventor(s):
SLOAN Ronald E, 228 Briar Hill Avenue, Toronto, Ontario M4R 1J2, CA,
SLUTSKY Stephen B, Penthouse B, 206 St. George Street, Toronto, Ontario
M5R 2N6, CA,
Application: WO 2000US30423 20001101 (PCT/WO US0030423)

24/AA,AN,AZ,AU,TI/31 (Item 1 from file: 350)
DIALOG(R)File 350:(c) 2010 Thomson Reuters. All rts. reserv.
0013129030
WPI ACC NO: 2003-211106/
Financial portfolio development method for financial
risk modeling in which user profiles are used as
parameters to model existing and historic financial portfolio
to make user specific recommendations
Original Titles:
FINANCIAL PORTFOLIO RISK MANAGEMENT
FINANZ-PORTFOLIO-RISIKOMANAGEMENT
GESTION DU RISQUE DU PORTEFEUILLE FINANCIER
Local Applications (No Type Date): WO 2002US25491 A 20020809; EP
2002765976 A 20020809; WO 2002US25491 A 20020809; AU 2002329732 A
20020809; AU 2002329732 A 20020809
Priority Applications (number, kind, date): US 2001930786 A 20010815

24/AA,AN,AZ,AU,TI/32 (Item 2 from file: 350)
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0012962040
WPI ACC NO: 2003-039142/
Internet-based financial counseling provision method involves constructing
financial model for user and providing financial advice through computer

and/or live coaching, based on service level defined in user's agreement

Original Titles:

FINANCIAL MODELING AND COUNSELING SYSTEM

FINANZMODELLIERUNGS- UND RATSCHLAGSSYSTEM

SYSTEME DE MODELISATION ET DE CONSEIL FINANCIER

Local Applications (No Type Date): US 1999431389 A 19991101; US

2000705154 A 20001101; US 2001927560 A 20010810; WO 2002US25489 A

20020809; EP 2002794694 A 20020809; WO 2002US25489 A 20020809; AU

2002332508 A 20020809; AU 2002332508 A 20020809; US 1999431389 A

19991101; US 2000580276 A 20000525; US 2000705154 A 20001101; US

2001927560 A 20010810

Priority Applications (no., kind, date): US 1999431389 A 19991101; US

2000580276 A 20000525; US 2000705154 A 20001101; US 2001927560 A 20010810

24/AA,AN,AZ,AU,TI/33 (Item 3 from file: 350)

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0010742722

WPI ACC NO: 2001-355387/

Financial portfolio development method for computerized financial modeling

system, involves suggesting changes to users financial portfolio reflecting

user's profile after determining users current financial portfolio

Original Titles:

VERWALTUNG DES RISIKOS EINES FINANZIELLEN PORTFOLIOS

FINANCIAL PORTFOLIO RISK MANAGEMENT

GESTION DES RISQUES DES PORTEFEUILLES FINANCIERS

Financial manager user interface as filed

Local Applications (No Type Date): WO 2000US30423 A 20001101; AU

200112489 A 20001101; US 1999431390 A 19991101; US 2000580352 A

20000525; US 2000705287 A 20001101; US 2001930786 A 20010815; EP

2000974059 A 20001101; WO 2000US30423 A 20001101; US 2000520580 A

20000308

Priority Applications (no., kind, date): US 1999431390 A 19991101; US

2000520580 A 20000525; US 2000580352 A 20000525; US 2000705287 A

20001101; US 2001930786 A 20010815

24/AA,AN,AZ,AU,TI/34 (Item 4 from file: 350)

DIALOG(R)File 350:(c) 2010 Thomson Reuters. All rts. reserv.

0010731700

WPI ACC NO: 2001-343527/

Computer-based financial counseling provision for financial companies,

involves developing, using financial model for user by using one of

computer coaching and live coaching as determined by service level agreement

Original Titles:

SYSTEM FUR FINANZIELLE MODELLBILDUNG UND BERATUNG

FINANCIAL MODELING AND COUNSELING SYSTEM

SYSTEME DE MODELISATION ET DE CONSEILS FINANCIERS

Local Applications (No Type Date): WO 2000US30389 A 20001101; AU
200114625 A 20001101; EP 2000976918 A 20001101; WO 2000US30389 A
20001101
Priority Applications (no., kind, date): US 1999431389 A 19991101; US
2000580276 A 20000525

24/3,K/18 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c) 2010 Gale/Cengage. All rts. reserv.

05920118 SUPPLIER NUMBER: 12541226 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The effect of uncertainty on interactive behavior.
Gradstein, Mark; Nitzan, Shmuel; Slutsky, Steven
Economic Journal, v102, n412, p554(8)
May, 1992
ISSN: 0013-0133 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 4644 LINE COUNT: 00373
... Under Price Uncertainty.' Working paper 89-20, Ben-Gurion
University. Hakansson, N. H. (1970). |Optimal investment and
consumption strategies under risk for a class of utility functions.'
Econometrica, vol. 38, pp. 587-607. Kraus, M. (1979...

24/3,K/20 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2010 WIPO/Thomson. All rts. reserv.

01011342 **Image available**
AUTOMATED COACHING FOR A FINANCIAL MODELING AND COUNSELING SYSTEM
SYSTEME D'ACCOMPAGNEMENT AUTOMATISE POUR SYSTEME DE MODELISATION ET
DE CONSEIL FINANCIERS
Patent Applicant/Assignee:
ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US
(Residence), US (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
SLOAN Ronald E, 228 Briar Hill Avenue, Toronto, Ontario M4R1J2, CA, CA
(Residence), CA (Nationality), (Designated only for: US)
SLUTSKY Stepen B, 206 St. George Street, Penthouse B, Toronto, Ontario
M5R2N6, CA, CA (Residence), CA (Nationality), (Designated only for: US)
Legal Representative:
EDWARDS Glenn W (et al) (agent), Oppenheimer Wolff & Donnelly LLP, 1400
Page Mill Road, Palo Alto, CA 94304, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200339227 A2-A3 20030515 (WO 0339227)
Application: WO 2002US25492 20020809 (PCT/WO US02025492)
Priority Application: US 2001976443 20011012
Designated States:
(Protection type is "patent" unless otherwise stated - for applications prior to 2004)
AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS
LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6561

Fulltext Availability:

Detailed Description

... deal of his expensive time in ascertaining the user's goals, market attitude, preferences and risk tolerance. The advisor then accumulates all the financial information regarding the user and model his investment portfolio. A Furthermore, the availability and access to a human advisor may be...levels and industries which are displayed in accordance with the user's appropriate tolerance to risk and investment style. A risk/reward map 314 is also shown displaying the probability of the user reaching its financial...may provide an evaluation of the existing investment portfolio relative to the personal and financial parameters of the subject based on a comparison of growth and volatility projected forecasts to the personal and financial parameters of the subject. It should be noted that similar capabilities may be provided using a...coaching and new tools to benchmark portfolio performance, and by providing analysis the user is helped in improving his portfolio performance and reduce his risk exposure. The present invention accomplishes this by coaching the user in setting up a user profile based on the user's personal investment parameters 356.

Figure 9 is a flow diagram...a computer-generated asset mix based on the user's parameters and the user's parameters 460. As an example, the automated coaching taking into consideration the user's risk tolerance and investment style parameters, suggest a possible asset mix between stocks and bonds to achieve the user defined target portfolio. The automated coaching evaluates various parameters such as Value At Risk (VAR) and Beta value for the computer generated asset mix and evaluates these variables against the user's personal investment parameters 356 and the user...

...automated coaching helps the user achieve his financial goals by directing him to modify his portfolio to increase his return on investment and reduce his risk. Three portfolio tools use the personal and financial profile parameters as inputs. A tool is used to create a customized portfolio automatically. It creates an ideal proportional breakdown of security types based on the customer's personal and financial investment parameters. Creating a set of filters, it then selects appropriate securities of each type at the right level of risk and volatility, validates the aggregated growth and volatility, and iterates if necessary. The tool could be used...risk &

0 Expert analyst syntactic textual analysis value analysis of current opinion * Integrate expert opinion portfolio, for each (text) security Generate Display Growth & volatility Compare forecast to Evaluation of portfolio projection personal & financial relative to personal & parameters financial parameters TABLE2

Once the user's present portfolio is analysed the automated coaching is used...in the portfolio 490. The securities are filtered based on the user's personal investment parameters 356 and the user personal financial parameters 358. For example, securities with higher Value At Risk coefficient than the permissible user risk tolerance are rejected. Securities are selected from user preferred industry sectors such as electronics or transportation. The system obtains...security and observe the impact of the swap 498. The modeling system recalculates the portfolio model including the added securities and the subtracted securities. The system further does a risk compliance to meet the with the user's personal investment profile 500. Furthermore, the new portfolio's growth and volatility are analyzed by the system and the automated coaching engine 26 network.

24/3,K/21 (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00988010

A FINANCIAL PLANNING AND COUNSELING SYSTEM PROJECTING USER CASH FLOW
SYSTEME DE CONSEIL ET DE PLANIFICATION FINANCIERE PROJETANT LE FLUX DE
TRESORERIE DE L'UTILISATEUR

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US
(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

SLOAN Ronald E, 228 Briar Hill Avenue, Toronto, Ontario M4R 1J2, CA, CA
(Residence), CA (Nationality), (Designated only for: US)
SLUTSKY Stephen B, Penthouse B, 206 St. George Street, Toronto, Ontario
M5R 1N6, CA, CA (Residence), CA (Nationality), (Designated only for: US)

Legal Representative:

EDWARDS W Glenn (et al) (agent), Oppenheimer Wolff & Donnelly LLP, 1400
Page Mill Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200317168 A2 20030227 (WO 0317168)
Application: WO 2002US25500 20020808 (PCT/WO US0225500)
Priority Application: US 2001929610 20010813

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)
AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ

EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS
LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7914

Fulltext Availability:

Detailed Description

Claims

... wide area network. 1 0 13. The system of claim 1 further comprising
a risk generator for introducing risk events into the financial model.

14 The system of claim 13 wherein the risk event includes at least
one of job loss, disability, casualty, market downturn, divorce, theft, fire...

24/3,K/25 (Item 6 from file: 349)

DIALOG(R) File 349: PCT FULLTEXT

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00833781 ** Image available**

A USER INTERFACE FOR A FINANCIAL MODELING SYSTEM

INTERFACE UTILISATEUR POUR SYSTEME DE MODELE FINANCIER

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

SLOAN Ronald E, 228 Briar Hill Avenue, Toronto, Ontario M4R 1J2, CA,
SLUTSKY Stephen B, Penthouse B, 206 St. George Street, Toronto, Ontario
M5R 2N6, CA,

Legal Representative:

Hickman Paul L (agent), Oppenheimer Wolff & Donnelly LLP, Suite 3800,
2029 Century Park East, Los Angeles, CA 90067, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200167334 A2 20010913 (WO 0167334)

Application: WO 2000US41855 20001101 (PCT/WO US0041855)

Priority Application: US 99431684 19991101; US 2000579852 20000525

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)
AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM
HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX
NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 10370

Fulltext Availability:

Detailed Description

... Risk analysis may be integrated into the LifePath model enabling clients to better understand their financial health and to improve trade-off decisions. Formulating a personal risk/reward strategy is difficult. The LifePath model supports a risk simulator, showing how the ideal model would be impacted by typical life crises. The model can be played repeatedly with varying outcomes to foster an intuitive understanding of exposure and...or any other desired means. The network is again 23 relating to the generated financial model.

< removed unnecessary information >

...and counseling system alerts the user to investment activities which are non-compliant with his personal investment parameters such as his risk tolerance, investment style 26 throughout the investment process.

Risk tolerance, investment style and financial outlook are established through a series of interactive multimedia-based scenarios which unfold online. These...levels and industries which are displayed in accordance with the user's appropriate tolerance to risk and investment style. A risk/reward map 366 is also shown displaying the probability of the user reaching its financial...

III. Text Search Results from Dialog - Patents

A. Abstract Databases

? show files;ds;cost;logoff hold

File 347:JAPIO Dec 1976-2010/Jan(Updated 100427)

(c) 2010 JPO & JAPIO

File 350:Derwent WPIX 1963-2010/UD= 201034

(c) 2010 Thomson Reuters

File 371:French Patents 1961-2002/BOPI 200209

(c) 2002 INPI. All rts. reserv.

Set Items Description

- S1 661869 FINANCIAL OR INVESTMENT OR INVESTMENTS OR INVESTING OR SECURITIES OR PORTFOLIO OR STOCK OR STOCKS OR BOND OR BONDS OR (- ASSET OR ASSETS)(2N)(MANAGING OR MANAGEMENT OR ALLOCATION)
- S2 661869 FINANCIAL OR INVESTMENT OR INVESTMENTS OR INVESTING OR SECURITIES OR PORTFOLIO OR STOCK OR STOCKS OR BOND OR BONDS OR (- ASSET OR ASSETS)(2N)(MANAGING OR MANAGEMENT OR ALLOCATION)
- S3 101643 ADVIS?R OR ADVISE OR ADVISES OR ADVISING OR ADVICE OR COACH??? OR MODEL? OR ASSIST??? OR ASSISTANCE OR COUNSEL? OR GUIDANCE OR GUID??? OR HELP??? OR RECOMMEND? OR REVIEW??? OR SUGGEST??? OR SUGGESTIONS OR SUPPORT
- S4 188979 LIST OR LISTING OR CHECKLIST OR ENUMERATION OR INDEX OR TABLE OR SELECT??? OR PICK??? OR CHOOS??? OR CHOICE OR CHOICES - OR SPECIFY??? OR SPECIFIE? ? OR DESIGNAT??? OR INDICAT??? OR - STIPULAT???
- S5 30448 RISK OR RISKS OR RISKY OR RISKINESS OR VOLATILE OR VOLATILITY? OR UNCERTAIN? OR DANGER OR DANGERS OR UNPREDICABILITY? OR - FLUCTUAT? OR LIABILITY OR LIABILITIES OR EXPOSURE
- S6 22911 EVENTS OR OCCASIONS OR EXAMPLES OR HYPOTHETICAL OR SITUATIONS OR POTENTIAL OR POTENTIALS OR SEVERE OR SEVERITY OR PROBABLE OR PROBABILITY??? OR FACTORS OR MANIFESTATION OR MANIFESTATIONS
- S7 44705 MIX OR STYLE OR PROFILE OR USERPROFILE OR ALLOCATION()ALGORITHM?? OR MODEL OR PARAMET??S OR DOSSIER OR SNAPSHOT
- S8 8389 S2(3N)S3
- S9 66 S4(5N)(S5(3N)S6)
- S10 394 S5(3N)S7
- S11 1 S8(S)S9(S)S10
- S12 11656 S2(5N)S3
- S13 87 S4(7N)(S5(5N)S6)
- S14 503 S5(5N)S7
- S15 2 S12(S)S13(S)S14
- S16 6 S12 AND S13 AND S14
- S17 96 S2(S)S3(S)S4(S)S5(S)S6(S)S7
- S18 23 S8(S)S17

S19 3 S9(S)S18
 S20 8 S9(S)S17
 S21 20 S10(S)S17
 S22 26 S11 OR S15 OR S16 OR S19 OR S20 OR S21
 S23 25 S22 AND IC= (G06F OR G06Q)
 S24 25 IDPAT (sorted in duplicate/non-duplicate order)
 S25 24 IDPAT (primary/non-duplicate records only)

25/AN,AZ,TI/1 (Item 1 from file: 350)
 DIALOG(R)File 350:(c) 2010 Thomson Reuters. All rts. reserv.
 0019873092

Computer implemented system for generating risk factor scenarios in risk management application, has scenario engine producing data files comprising data associated with scenario set for computing monetary value associated with portfolio
 Original Titles:

SYSTEM, METHOD AND FRAMEWORK FOR GENERATING SCENARIOS
 Local Applications (No Type Date): US 2009547068 A 20090825; US

2002120795 A 20020412
 Priority Applications (no., kind, date): US 2002120795 A 20020412; US
 2009547068 A 20090825

25/AN,AZ,TI/2 (Item 2 from file: 350)
 DIALOG(R)File 350:(c) 2010 Thomson Reuters. All rts. reserv.
 0019859519

Fraud prevention method for online environment, involves automatically generating causal model corresponding to user, and predicting expected behavior of user during set of events using causal model
 Original Titles:

Modeling Users for Fraud Detection and Analysis
 Fraud Detection and Analysis System
 Fraud Detection and Analysis

MODELISATION D'UTILISATEUR POUR LA DETECTION ET L'ANALYSE DE FRAUDE
 Local Applications (No Type Date): WO 2009US47258 A 20090612; US

200861092 P 20080612; US 200861095 P 20080612; US 200861096 P
 20080612; US 200861097 P 20080612; US 2009483887 A 20090612; US
 200861092 P 20080612; US 200861095 P 20080612; US 200861096 P
 20080612; US 200861097 P 20080612; US 2009483963 A 20090612; US
 200861092 P 20080612; US 200861095 P 20080612; US 200861096 P
 20080612; US 200861097 P 20080612; US 2009483932 A 20090612
 Priority Applications (no., kind, date): US 200861092 P 20080612; US
 200861095 P 20080612; US 200861096 P 20080612; US 200861097 P
 20080612; US 2009483887 A 20090612; US 2009483932 A 20090612; US
 2009483963 A 20090612

25/AN,AZ,TI/3 (Item 3 from file: 350)
DIALOG(R)File 350:(c) 2010 Thomson Reuters. All rts. reserv.
0019452207
Comprehensive consumer default risk value determining method for financial data processing application, involves representing risk associating with consumer defaulting on existing debt obligation by comprehensive consumer default risk value
Original Titles:
TOTAL STRUCTURAL RISK MODEL
Local Applications (No Type Date): US 200840742 A 20080229
Priority Applications (no., kind, date): US 200840742 A 20080229

25/AN,AZ,TI/4 (Item 4 from file: 350)
DIALOG(R)File 350:(c) 2010 Thomson Reuters. All rts. reserv.
0019000680
Computer-implemented portfolio analysis performing method for portfolio tail risk measurement, involves aggregating security return distributions to generate return distribution for specified portfolio
Original Titles:
SYSTEMS AND METHODS FOR PORTFOLIO ANALYSIS
Local Applications (No Type Date): US 2008166578 A 20080702; US 2007347 P 20071024
Priority Applications (no., kind, date): US 2007347 P 20071024; US 2008166578 A 20080702

25/AN,AZ,TI/5 (Item 5 from file: 350)
DIALOG(R)File 350:(c) 2010 Thomson Reuters. All rts. reserv.
0018504600
Oil gas drilling determining method, involves building investment combination optimization model, expressing risk on ordinate, and drilling combination target, when optimal target drilling combination satisfies producing demand
Original Titles:
Method for determining oil gas drilling by geology risk net present value
Local Applications (No Type Date): CN 200710098643 A 20070424
Priority Applications (no., kind, date): CN 200710098643 A 20070424

25/AN,AZ,TI/6 (Item 6 from file: 350)
DIALOG(R)File 350:(c) 2010 Thomson Reuters. All rts. reserv.
0018482828
Power-transmission-network plan model creation of uncertain environment comprises creating power-transmission-network flexible plan model, and performing optimization method on basis of Monte Carlo simulation and genetic algorithm
Original Titles:
Creation method for power-transmission-network plan model of uncertain environment
Local Applications (No Type Date): CN 200810016543 A 20080603
Priority Applications (no., kind, date): CN 200810016543 A 20080603

25/AN,AZ,TI/7 (Item 7 from file: 350)
DIALOG(R)File 350:(c) 2010 Thomson Reuters. All rts. reserv.
0017277066
Integrated enterprise risk management process managing method for use in
e.g. corporation, involves outputting selected portions of collected
information in output view, where selected item relates probability measure to grade
Original Titles:
Method and Apparatus for Enterprise Risk Management
Local Applications (No Type Date): US 2006425240 A 20060620
Priority Applications (no., kind, date): US 2006425240 A 20060620

25/AN,AZ,TI/8 (Item 8 from file: 350)
DIALOG(R)File 350:(c) 2010 Thomson Reuters. All rts. reserv.
0017254474
Portfolio optimizing method for use in computer, involves selecting
numerical accuracy criteria, simulating risk factors by drawing
parameters and paths given in model and in observation, and
finding optimal portfolio weights
Original Titles:
Methodology for robust portfolio evaluation and optimization taking account
of estimation errors
Local Applications (No Type Date): US 2006450385 A 20060612; JP
2007154691 A 20070612
Priority Applications (no., kind, date): US 2006450385 A 20060612

25/AN,AZ,TI/9 (Item 9 from file: 350)
DIALOG(R)File 350:(c) 2010 Thomson Reuters. All rts. reserv.
0015675193
Financial risk assessment method of loan e.g. mortgage loan, involves
generating financial risk score for particular loan by applying predictive
model to processed data pertaining to borrower and to particular loan
Original Titles:
System and method for analyzing financial risk
Local Applications (No Type Date): US 2004610089 P 20040915; US
2005227339 A 20050915
Priority Applications (no., kind, date): US 2004610089 P 20040915; US
2005227339 A 20050915

25/AN,AZ,TI/10 (Item 10 from file: 350)
DIALOG(R)File 350:(c) 2010 Thomson Reuters. All rts. reserv.
0015616619
Method for increasing efficiency of marketing campaigns using targeting
engine, involves combining models in determined sequential order to
determine initial customer group for defining target group
Original Titles:

Methods and systems for defining targeted marketing campaigns using embedded models and historical data

Local Applications (No Type Date): US 1999474974 A 19991229

Priority Applications (no., kind, date): US 1999474974 A 19991229

25/AN,AZ,TI/11 (Item 11 from file: 350)

DIALOG(R)File 350:(c) 2010 Thomson Reuters. All rts. reserv.

0015255075

Financial transaction authorization method in airline ticket purchase, involves processing variables received from merchant during transaction, through fraud-risk model to determine risk factor for transaction

Original Titles:

System, method and computer program product for authorizing transactions using enhanced authorization data

System and Method Using Enhanced Authorization Data to Reduce Travel-Related

SYSTEM AND METHOD USING ENHANCED AUTHORIZATION DATA TO REDUCE

TRAVEL-RELATED TRANSACTION FRAUD

SYSTEME ET PROCEDE DANS LESQUELS SONT UTILISEES DES DONNEES

D'AUTORISATION AMELIOREES AFIN DE REDUIRE LA FRAUDE DANS DES TRANSACTIONS DE VOYAGE

Local Applications (No Type Date): WO 2005US4135 A 20050209; US

2004543044 P 20040209; WO 2005US4135 A 20050209; US 2005303018 A

20051216; US 2004543044 P 20040209; WO 2005US4135 A 20050209; US

2007588811 A 20070611

Priority Applications (no., kind, date): US 2004543044 P 20040209; WO

2005US4135 A 20050209; US 2005303018 A 20051216; US 2007588811 A

20070611

25/AN,AZ,TI/12 (Item 12 from file: 350)

DIALOG(R)File 350:(c) 2010 Thomson Reuters. All rts. reserv.

0014864798

Assessing and optimizing crude selection for oil refineries, involves accessing a database for obtaining data related to stored crude or crude blend, and executing predictive performance and/or risk assessment model

Original Titles:

VERFAHREN UND SYSTEM ZUM BEWERTEN UND OPTIMIEREN EINER GROBAUSWAHL

METHOD AND SYSTEM FOR ASSESSING AND OPTIMIZING CRUDE SELECTION

PROCEDE ET SYSTEME D'EVALUATION ET D'OPTIMISATION DE LA SELECTION DE

PETROLE BRUT

Local Applications (No Type Date): US 2003643191 A 20030818; WO

2004US22621 A 20040713; EP 2004778226 A 20040713; WO 2004US22621 A

20040713; WO 2004US22621 A 20040713; KR 2006703374 A 20060217; WO

2004US22621 A 20040713; JP 2006523843 A 20040713; CN 200480030565 A

20040713; WO 2004US22621 A 20040713; IN 2006DN584 A 20060203; SG

20085902 A 20040713; TW 2004123525 A 20040805

Priority Applications (no., kind, date): US 2003643191 A 20030818

25/AN,AZ,TI/13 (Item 13 from file: 350)

DIALOG(R)File 350:(c) 2010 Thomson Reuters. All rts. reserv.

0014775203

Financial portfolio optimization system using internet, applies subordinated parametric distribution model with leptokurtic behaviors for risk factors, to determine portfolio weights providing maximum risk adjusted return
Original Titles:

System and method for providing optimization of a financial portfolio using a parametric leptokurtic distribution

PROVIDING OPTIMIZATION OF A FINANCIAL PORTFOLIO USING A PARAMETRIC LEPTOKURTIC DISTRIBUTION

PROCEDE D'OPTIMISATION D'UN PORTEFEUILLE FINANCIER FAISANT INTERVENIR UNE DISTRIBUTION LEPTOCURTIQUE PARAMETRIQUE

Local Applications (No Type Date): WO 2004US22357 A 20040709; US

2003486345 P 20030711; US 2004888414 A 20040709; US 2003486345 P

20030711; US 2004888414 A 20040709

Priority Applications (no., kind, date): US 2003486345 P 20030711; US

2004888414 A 20040709

25/AN,AZ,TI/14 (Item 14 from file: 350)

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0014507437

Fund e.g. actively managed exchange traded fund, share trade permitting method, involves receiving fund sensitivity coefficients that specify fund exposure, and creating proxy portfolio by using pricing and hedging computer
Original Titles:

Systems and methods for trading actively managed funds

Local Applications (No Type Date): US 2000536258 A 20000327; US

2000536663 A 20000327; US 2001815589 A 20010323; US 2002123779 A

20020416; US 2002174505 A 20020617; US 2004753069 A 20040108

Priority Applications (no., kind, date): GB 20026440 A 20020318

25/AN,AZ,TI/15 (Item 15 from file: 350)

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0014202411

Factor risk model-based method for generating risk forecasts in financial securities, involves using risk factor loading coefficients, future forecast of risk factor covariance matrix, and future forecast of idiosyncratic variance matrix
Original Titles:

A factor risk model based system, method, and computer program product for generating risk forecasts

SYSTEM, VERFAHREN UND COMPUTERPROGRAMMPRODUKT AUF

FAKTORRISIKOMODELLBASIS ZUR ERZEUGUNG VON RISIKOVORHERSAGEN

SYSTEME A BASE DE MODELE DE FACTEURS DE RISQUE, PROCEDE ET PROGRAMME INFORMATIQUE DE PREVISION DE RISQUE

Local Applications (No Type Date): US 2002418727 P 20021017; US 2003406282 A 20030404; WO 2004US3792 A 20040210; EP 2004709834 A 20040210; WO 2004US3792 A 20040210; AU 2004235165 A 20040210; WO 2004US3792 A 20040210; JP 2006508708 A 20040210

Priority Applications (no., kind, date): US 2002418727 P 20021017; US 2003406282 A 20030404

25/AN,AZ,TI/16 (Item 16 from file: 350)

DIALOG(R)File 350:(c) 2010 Thomson Reuters. All rts. reserv.

0013765323

Scenario generation framework used in risk management application, has scenario set definition that specifies application of model, block and scenario generator to user specified risk management problem
Original Titles:

System, method and framework for generating scenarios

System, method and framework for generating scenarios

Local Applications (No Type Date): US 2002120795 A 20020412; CA 2381689

A 20020412; US 2002120795 A 20020412

Priority Applications (no., kind, date): US 2002120795 A 20020412; CA 2381689 A 20020412

25/AN,AZ,TI/17 (Item 17 from file: 350)

DIALOG(R)File 350:(c) 2010 Thomson Reuters. All rts. reserv.

0013353863

Creating investment advice marketplace, using computer based system, involves advisors each creating model portfolio of market tradable assets and then disseminating portfolios to potential consumers

Original Titles:

METHOD AND APPARATUS FOR CREATING INVESTMENT ADVICE MARKETPLACE AND FOR PROVIDING INVESTMENT ADVICE TO MULTIPLE INVESTORS

Method and apparatus for creating investment advice marketplace

Method and apparatus for providing investment advice to multiple investors

PROCEDE ET APPAREIL POUR CREER UN MARCHE DE CONSEILS EN INVESTISSEMENT ET POUR FOURNIR DES CONSEILS EN INVESTISSEMENT A PLUSIEURS INVESTISSEURS

Local Applications (No Type Date): WO 2002US36839 A 20021115; US

2001332348 P 20011115; US 2002298185 A 20021115; US 2001332351 P

20011115; US 2002298213 A 20021115; AU 2002363748 A 20021115; TW

2002133403 A 20021114; AU 2002363748 A 20021115

Priority Applications (no., kind, date): US 2001332351 P 20011115; US

2001332348 P 20011115; US 2002298185 A 20021115; US 2002298213 A 20021115

25/AN,AZ,TI/18 (Item 18 from file: 350)

DIALOG(R)File 350:(c) 2010 Thomson Reuters. All rts. reserv.

0013305155

Decision support system used in supporting business units including electricity energy production operations, comprises risk management model to provide risk tolerance factors for utilizing forecasts

Original Titles:

Decision support system and method

Local Applications (No Type Date): US 2001916548 A 20010727; US 2001916548 A 20010727

Priority Applications (no., kind, date): US 2001916548 A 20010727

25/AN,AZ,TI/19 (Item 19 from file: 350)

DIALOG(R)File 350:(c) 2010 Thomson Reuters. All rts. reserv.
0012981880

Verifying system for integrity of data set, has data edit links that activate data edit module upon selection by user and indicate to data edit module data point associated with respective data edit link

Original Titles:

METHOD AND SYSTEM FOR VERIFYING THE INTEGRITY OF DATA IN A DATA WAREHOUSE AND APPLYING WAREHOUSED DATA TO A PLURALITY OF PREDEFINED ANALYSIS MODELS
VERFAHREN UND SYSTEM ZUM VERIFIZIEREN DER INTEGRITAT VON DATEN IN EINEM DATEN-WAREHOUSE UND ZUM ANWENDEN VON WAREHOUSE-DATEN AUF MEHRERE VORDEFINIERTER ANALYSEMODELLE

PROCEDE ET SYSTEME DE VERIFICATION DE L'INTEGRITE DES DONNEES DANS UN DEPOT DE DONNEES ET D'APPLICATION DE DONNEES DE DEPOT A UNE PLURALITE DE MODELES D'ANALYSE PREDEFINIS

Local Applications (No Type Date): WO 2002US16998 A 20020531; US 2001294754 P 20010531; US 200284905 A 20020228; EP 2002739516 A 20020531; WO 2002US16998 A 20020531; AU 2002312160 A 20020531; WO 2002US16998 A 20020531; JP 2003501117 A 20020531; AU 2002312160 A 20020531

Priority Applications (no., kind, date): US 2001294754 P 20010531; US 200284905 A 20020228

25/AN,AZ,TI/20 (Item 20 from file: 350)

DIALOG(R)File 350:(c) 2010 Thomson Reuters. All rts. reserv.
0010857043

Advertisement portfolio model for total advertisement managing system in which data on correlation is calculated from observation data

Original Titles:

WERBUNGSVERWALTUNGSSYSTEM DAS EIN WERBUNGSPORTEFOLIOMODELL VERWENDET
TOTAL ADVERTISEMENT MANAGING SYSTEM USING ADVERTISEMENT PORTFOLIO MODEL
SYSTEME DE GESTION DE PUBLICITE UTILISANT UN MODELE DE PORTEFEUILLE DE PUBLICITES

Advertisement portfolio model, comprehensive advertisement risk management system using advertisement portfolio model, and method for making investment decision by using advertisement portfolio

Advertisement portfolio model, comprehensive advertisement risk management

system using advertisement risk management system using advertisement portfolio model, and method for making investment decision by using advertisement portfolio

Local Applications (No Type Date): WO 2000JP9280 A 20001227; AU 200122268 A 20001227; WO 2000JP9280 A 20001227; NO 20023067 A 20020625; EP 2000985917 A 20001227; WO 2000JP9280 A 20001227; WO 2000JP9280 A 20001227; US 2002183934 A 20020626; KR 2002708334 A 20020626; WO 2000JP9280 A 20001227; JP 2001549227 A 20001227; CN 2000818664 A 20001227; WO 2000JP9280 A 20001227; RU 2002117051 A 20001227; AU 200122268 A 20001227; WO 2000JP9280 A 20001227; US 2002183934 A 20020626; US 2005190423 A 20050727; WO 2000JP9280 A 20001227; IN 2002CN985 A 20020626

Priority Applications (no., kind, date): JP 1999377367 A 19991227

25/AN,AZ,TI/21 (Item 21 from file: 350)

DIALOG(R)File 350:(c) 2010 Thomson Reuters. All rts. reserv.

0010742188

System for prediction of behavior of complex systems which minimizes the number of parameters required to model the system using a fast desktop personal computer

Original Titles:

VORRICHTUNG UND VERFAHREN ZUR DURCHFUHRUNG VON KOMPLEXEN

SYSTEM-VERHALTENS-VORHERSAGEN

SYSTEM AND METHOD FOR PREDICTION OF BEHAVIOR OF COMPLEX SYSTEMS

SYSTEME ET PROCEDE DE PREDICTION DE COMPORTEMENT DE SYSTEMES COMPLEXES

System and method for prediction of behavior in financial systems

Local Applications (No Type Date): WO 2000US26179 A 20000922; AU

200076104 A 20000922; EP 2000965379 A 20000922; WO 2000US26179 A 20000922; WO 2000US26179 A 20000922; JP 2001525570 A 20000922; US 1999404122 A 19990923

Priority Applications (no., kind, date): US 1999404122 A 19990923

25/AN,AZ,TI/22 (Item 22 from file: 350)

DIALOG(R)File 350:(c) 2010 Thomson Reuters. All rts. reserv.

0010723805

Risk metric determining method for portfolio of instruments, involves producing risk metric from associated probability and determined risk values for instrument, by retrieving stored risk values

Original Titles:

SYSTEM, VERTEILTES RAHMENSYSTEM UND VERFAHREN ZUM VERWALTEN VON RISIKO

RISK MANAGEMENT SYSTEM, DISTRIBUTED FRAMEWORK AND METHOD

SYSTEME DE GESTION DE RISQUES, PLAN DE REPARTITION ET PROCEDE

Local Applications (No Type Date): WO 2000CA656 A 20000602; AU 200053779 A 20000602; US 1999323680 A 19990602; US 2001811684 A 20010320; EP 2000938364 A 20000602; WO 2000CA656 A 20000602; WO 2000CA656 A 20000602; JP 2001502023 A 20000602

Priority Applications (no., kind, date): US 1999323680 A 19990602; US

2001811684 A 20010320

25/AN,AZ,TI/23 (Item 23 from file: 350)

DIALOG(R)File 350:(c) 2010 Thomson Reuters. All rts. reserv.

0010480403

Risk determination method of portfolio of instruments, involves determining if test condition defined by rule in each trading strategy defined for portfolio, is met based on which composition of portfolio is changed

Original Titles:

SYSTEM UND VERFAHREN ZUR VERWALTUNG VON RISIKO MIT EINER AUF REGELN
BASIERTEN EVOLUTION EINES PORTFOLIOS VON FINAZIELLEN INSTRUMENTEN
RISK MANAGEMENT SYSTEM AND METHOD PROVIDING RULE-BASED EVOLUTION OF A
PORTFOLIO OF INSTRUMENTS
SYSTEME ET PROCEDE DE GESTION DE RISQUES SERVANT A FOURNIR UNE EVOLUTION
DE PORTEFEUILLE D'INSTRUMENTS BASEE SUR DES REGLES

Local Applications (No Type Date): WO 2000CA655 A 20000602; AU 200052038

A 20000602; EP 2000936580 A 20000602; WO 2000CA655 A 20000602; WO

2000CA655 A 20000602; JP 2001502022 A 20000602; US 1999324920 A

19990603; US 2004828269 A 20040421; US 1999324920 A 19990603; US

2004828269 A 20040421

Priority Applications (no., kind, date): US 1999324920 A 19990603; US

2004828269 A 20040421

25/AN,AZ,TI/24 (Item 24 from file: 350)

DIALOG(R)File 350:(c) 2010 Thomson Reuters. All rts. reserv.

0008700459

Personal financial and retirement planning method - involves projecting unplanned future financial situation of subject by applying predicted future circumstances to data of financial model

Original Titles:

VERFAHREN ZUR PERSONLICHEN FINANZIELLEN PLANUNG

METHOD OF PERSONAL FINANCIAL PLANNING

PROCEDE DE PLANIFICATION FINANCIERE PERSONNELLE

Local Applications (No Type Date): WO 1997US15358 A 19970902; AU

199741744 A 19970902; ZA 19977796 A 19970829; EP 1997939718 A

19970902; WO 1997US15358 A 19970902; WO 1997US15358 A 19970902; US

1999147752 A 19990604; AU 199741744 A 19970902

Priority Applications (no., kind, date): ZA 19967373 A 19960830

25/3,K/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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0019873092 - Drawing available

WPI ACC NO: 2009-S43011/201002

Related WPI Acc No: 2003-864379

Computer implemented system for generating risk factor scenarios in risk management application, has scenario engine producing data files comprising data associated with scenario set for computing monetary value associated with portfolio

Patent Assignee: GLO SOFTWARE LLC (GLOS-N)

Inventor: MERKOULOVITCH L; MUTNIKAS Y; REYNOLDS D; ROSEN D

Patent Family (1 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 20090313180	A1	20091217	US 2009547068	A	20090825	201002 B
			US 2002120795	A	20020412	

Priority Applications (no., kind, date): US 2002120795 A 20020412; US 2009547068 A 20090825

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
US 20090313180	A1	EN	27	10	Continuation of application	US 2002120795
					Continuation of patent	US 7599870

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06F-0017/30...

...G06G-0040/00

Claims:

...properties change; a Scenario Generator data structure, said Scenario Generator data structure comprising a calibrated model for generating risk factor scenarios, wherein the calibrated model comprises: a list of blocks and models associating a Model data structure with each of said plurality of Block data structures, and a codependent structure defining relationships between risk factors of said plurality of risk factors; and a Scenario Set Definition data structure specifying how said Scenario Generator data structure is to apply to a user-specified risk management problem; at least one database for storing component and scenario data for a set...

...data structures comprising (i) the plurality of Block data structures, (ii) the at least one Model data structure, (iii) the Scenario Generator data structure, and (iv) the Scenario Set Definition data structure; and a scenario engine for generating a scenario set for a plurality of risk factors, wherein said scenario engine is a server and runs on a machine configured to generate the scenario set by applying said Scenario Generator data structure, as specified by the Scenario Set Definition data structure, to a sampling of random numbers,

wherein said generated scenario set comprising values of said plurality of risk factors at one or more future points in time; and wherein said scenario engine produces one...

...data associated with said generated scenario set, for computing a monetary value associated with the portfolio under consideration.

25/3,K/4 (Item 4 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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0019000680 - Drawing available
WPI ACC NO: 2009-H76699/200931
Computer-implemented portfolio analysis performing method for portfolio tail risk measurement, involves aggregating security return distributions to generate return distribution for specified portfolio
Patent Assignee: LEHMAN BROS INC (LEHM-N)
Inventor: MEUCCI A
Patent Family (1 patents, 1 countries)
Patent Application
Number Kind Date Number Kind Date Update
US 20090112774 A1 20090430 US 2008166578 A 20080702 200931 B
US 2007347 P 20071024
Priority Applications (no., kind, date): US 2007347 P 20071024; US 2008166578 A 20080702
Patent Details
Number Kind Lan Pg Dwg Filing Notes
US 20090112774 A1 EN 43 23 Related to Provisional US 2007347

Alerting Abstract ...receiving data describing risk factors driving volatility of a set of securities comprised in a specified portfolio. The risk factors are categorized as a random variable, and a distribution is identified for best fits for...
...ADVANTAGE - The method effectively models a portfolio complete distribution of monthly return and tracking error, thus interpreting an enhanced portfolio risk report produced by a tail risk model.
Class Codes
International Classification (+ Attributes)
IPC + Level Value Position Status Version
G06Q-0040/00...

25/3,K/7 (Item 7 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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0017277066 - Drawing available

WPI ACC NO: 2008-A97501/200806

XRPX Acc No: N2008-076589

Integrated enterprise risk management process managing method for use in e.g. corporation, involves outputting selected portions of collected information in output view, where selected item relates probability measure to grade

Patent Assignee: GARLEWICZ D E (GARL-I); TAIT A M (TAIT-I)

Inventor: GARLEWICZ D E; TAIT A M

Patent Family (1 patents, 1 countries)

Patent

Application

Number	Kind	Date	Number	Kind	Date	Update
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US 20070294118	A1	20071220	US 2006425240	A	20060620	200806 B
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Priority Applications (no., kind, date): US 2006425240 A 20060620

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
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US 20070294118	A1	EN	31	20		
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Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06F-0017/50...

Original Abstracts:

...portions of the collected risk information is output in an output view that for each selected risk item relates the probability measure to the plural probability grades and the materiality measure to either the plural master level materiality grades or the plural entity level materiality grades depending on a selected level. The output view may be presented in a graphical or tabular format. The materiality grades may be defined in financial terms and/or in synonymous terms.

Claims:

25/3,K/8 (Item 8 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0017254474 - Drawing available

WPI ACC NO: 2008-A74905/200805

XRPX Acc No: N2008-058702

Portfolio optimizing method for use in computer, involves selecting numerical accuracy criteria, simulating risk factors by drawing parameters and paths given in model and in observation, and finding optimal portfolio weights

Patent Assignee: NEC EURO LTD (NIDE)

Inventor: FRAHM G; JAEKEL U

Patent Family (2 patents, 2 countries)

Patent

Application

Number	Kind	Date	Number	Kind	Date	Update
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US 20070288397	A1	20071213	US 2006450385	A	20060612	200805 B
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JP 2008047099	A	20080228	JP 2007154691	A	20070612	200821 E
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Priority Applications (no., kind, date): US 2006450385 A 20060612

Patent Details

Number Kind Lan Pg Dwg Filing Notes

US 20070288397 A1 EN 17 3

JP 2008047099 A JA 83

Alerting Abstract ...selecting constraints for a portfolio, and obtaining historical information for financial risk factors e.g. stock prices. An appropriate model is selected for simulating the risk factors, where the selection is based on the historical information. Numerical accuracy criteria are selected for the portfolio. The risk factors are simulated by drawing a set of parameters e.g. estimation errors, and paths given in the model and in an observation. Optimal portfolio weights are found. The simulation is continued until the accuracy criteria are fulfilled.

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0040/00...

Original Abstracts:

...steps of: selecting constraints and optimality criteria for the portfolio; obtaining historical information for financial risk factors and selecting an appropriate model for simulating the risk factors of the portfolio by way of a generalized elliptical distribution. Similarly, the method for evaluating a portfolio with several financial instruments, comprises steps of: selecting evaluation criteria for the portfolio; obtaining historical information for financial risk factors and selecting an appropriate model for simulating the risk factors of the portfolio by way of a generalized elliptical distribution. The model selection is based on historical information. According to the present invention both estimation risk and market risk are considered by simulation. The risk factors are simulated by drawing parameters and paths given the above appropriate model and the observations. It is a preferable advantage of the present invention that historical data may contain missing values. Another preferable advantage of the present invention is that portfolio evaluation and optimization is possible for long-term investments with arbitrary financial instruments. The optimal portfolio strategy is determined by considering the selected constraints and the optimality criteria on the basis of the parameters and paths simulated.

Claims:

...a) selecting constraints and optimality criteria for the portfolio;b) obtaining historical information for financial risk factors;c) selecting an appropriate model for simulating the risk factors of the portfolio by way of an elliptical distribution; wherein the selection is based on the historical information;d)

considering both estimation risk and market risk by simulation;e) selecting numerical accuracy criteria for the optimal portfolio composite;f) simulating the risk factors by drawing a plurality of parameters and paths given the model and the observation (--possibly containing missing values);g) finding the optimal portfolio weights given the selected constraints and optimality criteria on the basis of the parameters and paths simulated;h) proceeding the above simulation and finding of the optimal portfolio weights until said accuracy criteria are fulfilled.

25/3,K/13 (Item 13 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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0014775203 - Drawing available
WPI ACC NO: 2005-122872/200513
XRPX Acc No: N2005-105998

Financial portfolio optimization system using internet, applies subordinated parametric distribution model with leptokurtic behaviors for risk factors, to determine portfolio weights providing maximum risk adjusted return
Patent Assignee: FINANALYTICA INC (FINA-N); MARTIN R D (MART-I); RACHEV S T (RACH-I); RACHEVA-IOTOVA B S (RACH-I); STOYANOV S V (STOY-I)
Inventor: MARTIN R; MARTIN R D; RACHEV S; RACHEV S T; RACHEVA-IOTOVA B; RACHEVA-IOTOVA B S; STOYANOV S; STOYANOV S V
Patent Family (3 patents, 106 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
WO 2005008424	A2	20050127	WO 2004US22357	A	20040709	200513 B
US 20050033679	A1	20050210	US 2003486345	P	20030711	200513 E
			US 2004888414	A	20040709	
US 7711617	B2	20100504	US 2003486345	P	20030711	201030 E
			US 2004888414	A	20040709	

Priority Applications (no., kind, date): US 2003486345 P 20030711; US 2004888414 A 20040709

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
WO 2005008424	A2	EN	32	5		

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW

Regional Designated States,Original: AT BE BG BW CH CY CZ DE DK EA EE ES FI FR GB GH GM GR HU IE IT KE LS LU MC MW MZ NA NL OA PL PT RO SD SE SI SK SL SZ TR TZ UG ZM ZW

US 20050033679	A1	EN	Related to Provisional	US 2003486345
US 7711617	B2	EN	Related to Provisional	US 2003486345

Class Codes

International Classification (Main): G06F-017/60

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0040/00...

G06F. ...

Original Abstracts:

...least one time horizon are provided. A subordinated parametric distribution model having leptokurtic behaviors is specified for the risk factors with a measurement of risk expressed as a function of expected tail loss for a significance level or quantile. The subordinated distribution model is applied at each such time horizon to determine a distribution of the risk factors for the financial assets. Portfolio weights providing a substantially maximum risk adjusted return for the portfolio are determined...

...least one time horizon are provided. A subordinated parametric distribution model having leptokurtic behaviors is specified for the risk factors with a measurement of risk expressed as a function of expected tail loss for a significance level or quantile. The subordinated distribution model is applied at each such time horizon to determine a distribution of the risk factors for the financial assets. Portfolio weights providing a substantially maximum risk adjusted return for the portfolio are determined...

...time horizon (45) are provided. A subordinated parametric distribution model (47) having leptokurtic behaviors is specified for the risk factors (28) with a measurement of risk expressed as a function of expected tail loss (31) for a significance level or quantile (46). The subordinated distribution model (47) is applied at each such time horizon (45) to determine a distribution of the risk factors (28) for the financial assets (26). Portfolio weights (32) providing a substantially maximum risk adjusted return (33) for the portfolio (20) are determined...

Claims:

25/3,K/14 (Item 14 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0014507437 - Drawing available

WPI ACC NO: 2004-689357/200467

Related WPI Acc No: 2001-624974; 2002-195420; 2003-746899; 2004-070425;

2006-667682; 2007-324165; 2008-C05978; 2008-E70583; 2008-J25641;

2009-A31366; 2009-E76267; 2009-S43015

Fund e.g. actively managed exchange traded fund, share trade permitting method, involves receiving fund sensitivity coefficients that specify fund

exposure, and creating proxy portfolio by using pricing and hedging computer
 Patent Assignee: ALEXANDER C (ALEX-I); BAKER C A (BAKE-I); GASTINEAU G L
 (GAST-I); MACQUEEN J (MACQ-I); NORMAN T (NORM-I); WEBER C J (WEBE-I)
 Inventor: ALEXANDER C; BAKER C A; GASTINEAU G L; MACQUEEN J; NORMAN T;
 WEBER C J

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20040186803	A1	20040923	US 2000536258	A	20000327	200467 B
			US 2000536663	A	20000327	
			US 2001815589	A	20010323	
			US 2002123779	A	20020416	
			US 2002174505	A	20020617	
			US 2004753069	A	20040108	

Priority Applications (no., kind, date): GB 20026440 A 20020318

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
US 20040186803	A1	EN	30	9	C-I-P of application	US 2000536258
					C-I-P of application	US 2000536663
					C-I-P of application	US 2001815589
					C-I-P of application	US 2002123779
					C-I-P of application	US 2002174505

Alerting Abstract ...NOVELTY - The method involves determining a set of risk factors from a risk factor model. A set of fund sensitivity coefficients is received and stored on a computer readable media. Each sensitivity coefficient specifies an exposure of a fund to one of the risk factors. A proxy portfolio having substantially the same sensitivity coefficients as the fund is created by using a pricing...

Class Codes

International Classification (Main): G06F-017/60

Claims:

...fund without revealing the fund assets, comprising: determining a set of risk factors from a risk factor model, receiving a set of fund sensitivity coefficients and storing the set of fund sensitivity coefficients on computer readable media, wherein each fund sensitivity coefficient specifies the exposure of the fund to one of the risk factors, and using computer means to create a proxy portfolio having substantially the same sensitivity coefficients as the fund.

25/3,K/15 (Item 15 from file: 350)
 DIALOG(R)File 350:Derwent WPIX
 (c) 2010 Thomson Reuters. All rts. reserv.

0014202411 - Drawing available
 WPI ACC NO: 2004-388008/200436
 XRPX Acc No: N2004-308879

Factor risk model-based method for generating risk forecasts in financial securities, involves using risk factor loading coefficients, future forecast of risk factor covariance matrix, and future forecast of idiosyncratic variance matrix

Patent Assignee: ITG SOFTWARE INC (ITGS-N); ITG SOFTWARE SOLUTIONS INC (ITGS-N)

Inventor: ASRIEV A; ASRIEV A V; DOMOWITZ I; GOSIER K; GOSIER K E; KARTINEN S; KARTINEN S J; MADHAVAN A; SERBIN V; YANG J

Patent Family (5 patents, 107 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 20040078319	A1	20040422	US 2002418727	P	20021017	200436 B
			US 2003406282	A	20030404	
WO 2004097595	A2	20041111	WO 2004US3792	A	20040210	200474 E
EP 1618521	A2	20060125	EP 2004709834	A	20040210	200608 E
			WO 2004US3792	A	20040210	
AU 2004235165	A1	20041111	AU 2004235165	A	20040210	200615 E
JP 2006522409	W	20060928	WO 2004US3792	A	20040210	200667 E
			JP 2006508708	A	20040210	

Priority Applications (no., kind, date): US 2002418727 P 20021017; US 2003406282 A 20030404

Patent Details

Number Kind Lan Pg Dwg Filing Notes

US 20040078319 A1 EN 11 3 Related to Provisional US 2002418727
WO 2004097595 A2 EN

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW

Regional Designated States,Original: AT BE BG BW CH CY CZ DE DK EA EE ES FI FR GB GH GM GR HU IE IT KE LS LU MC MW MZ NL OA PT RO SD SE SI SK SL SZ TR TZ UG ZM ZW

EP 1618521 A2 EN PCT Application WO 2004US3792

Based on OPI patent WO 2004097595

Regional Designated States,Original: AL AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LI LT LU LV MC MK NL PT RO SE SI SK TR

AU 2004235165 A1 EN Based on OPI patent WO 2004097595

JP 2006522409 W JA 18 PCT Application WO 2004US3792

Based on OPI patent WO 2004097595

Original Titles:

A factor risk model based system, method, and computer program product for generating risk forecasts...

Alerting Abstract ...a selected set of securities. The risk factor covariance matrix is constructed corresponding to the selected risk factors. The idiosyncratic variance matrix is constructed corresponding to the securities in the selected set of

securities. The risk factor loading coefficient for each security in the set is determined for each selected risk factor by performing a time series regression to obtain the sensitivity of each security's return to variations in the risk factor's return. The risk factor covariance matrix is projected into a future forecast, thereby producing the future forecast of the risk factor covariance matrix. The idiosyncratic variance matrix is projected into a future forecast, thereby producing...

...Factor risk model-based system for generating risk forecasts in financial securities; and Computer program product storing the instructions of factor risk model-based method.

...USE - For generating risk forecasts in financial securities by predicting volatility of single stocks and portfolios of stocks.

...ADVANTAGE - Results in better risk factor exposure estimates, allows inclusion of a market factor which can be major risk factor in terms of explanatory power, reduces the number of factors needed to explain stock price movements, and creates demonstrably better risk hedges.

...DESCRIPTION OF DRAWINGS - The figure is a flowchart illustrating the factor risk model based method for generating risk forecasts in financial securities.

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0010/00...

...G06Q-0040/00...

Original Abstracts:

A factor risk model based method for generating risk forecasts. In one embodiment, the method includes: selecting a set of securities; selecting a set of risk factors; determining the risk factor returns; constructing a risk factor covariance matrix; constructing an idiosyncratic variance matrix; determining, for each risk factor, a factor loading coefficient for each selected security; projecting the risk factor covariance matrix into a future forecast; and projecting the idiosyncratic variance matrix into a future forecast. The factor loading coefficients, the future forecast of the risk factor covariance matrix, and the future forecast of the idiosyncratic variance matrix can be used to determine a forecast of the variance-covariance matrix for the selected securities. In some embodiments, the step of estimating factor loadings includes performing a time series regression to obtain the sensitivity of each stocks' return to variations in the factor's return...

...A factor risk model based method for generating risk forecasts. In one embodiment, the method includes:

selecting a set of securities; selecting a set of risk factors; determining the risk factor returns; constructing a risk factor covariance matrix; constructing an idiosyncratic variance matrix; determining, for each risk factor, a factor loading coefficient for each selected security; projecting the risk factor covariance matrix into a future forecast; and projecting the idiosyncratic variance matrix into a future forecast. The factor loading coefficients, the future forecast of the risk factor covariance matrix, and the future forecast of the idiosyncratic variance matrix can be used to determine a forecast of the variance-covariance matrix for the selected securities. In some embodiments, the step of estimating factor loadings includes performing a time series regression to obtain the sensitivity of each stocks' return to variations in the factor's return.

...A factor risk model based method for generating risk forecasts. In one embodiment, the method includes: selecting a set of securities; selecting a set of risk factors; determining the risk factor returns; constructing a risk factor covariance matrix; constructing an idiosyncratic variance matrix; determining, for each risk factor, a factor loading coefficient for each selected security; projecting the risk factor covariance matrix into a future forecast; and projecting the idiosyncratic variance matrix into a future forecast. The factor loading coefficients, the future forecast of the risk factor covariance matrix, and the future forecast of the idiosyncratic variance matrix can be used to determine a forecast of the variance-covariance matrix for the selected securities. In some embodiments, the step of estimating factor loadings includes performing a time series regression to obtain the sensitivity of each stocks' return to variations in the factor's return.

Claims:

...generating risk forecasts in financial securities, comprising the steps of: selecting a set of securities; selecting at least two risk factors associated with investment risk in the securities; determining, for each selected risk factor, the risk factor's return; constructing a risk factor covariance matrix corresponding to the selected risk factors; constructing an idiosyncratic variance matrix corresponding to the securities in the selected set of securities; determining, for each selected risk factor, a risk factor loading coefficient for each security in the set by, at the least, performing a time series regression to obtain the sensitivity of...

25/3,K/16 (Item 16 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2010 Thomson Reuters. All rts. reserv.

0013765323 - Drawing available
WPI ACC NO: 2003-864379/200380
Related WPI Acc No: 2009-S43011

Scenario generation framework used in risk management application, has
scenario set definition that specifies application of model, block and
scenario generator to user specified risk management problem

Patent Assignee: ALGORITHMICS INT CORP (ALGO-N); MERKOULOVITCH L (MERK-I)
; MUTNIKAS Y (MUTN-I); REYNOLDS D (REYN-I); ROSEN D (ROSE-I); GLO
SOFTWARE LLC (GLOS-N)

Inventor: MERKOULOVITCH L; MUTNIKAS Y; REYNOLDS D; ROSEN D

Patent Family (3 patents, 2 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 20030195830	A1	20031016	US 2002120795	A	20020412	200380 B
CA 2381689	A1	20031012	CA 2381689	A	20020412	200380 NCE
US 7599870	B2	20091006	US 2002120795	A	20020412	200966 E

Priority Applications (no., kind, date): US 2002120795 A 20020412; CA
2381689 A 20020412

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
US 20030195830	A1	EN	28	10		
CA 2381689	A1	EN				

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0040/00...

Claims:

...change; building a Scenario Generator data structure, said Scenario
Generator data structure comprising a calibrated model for generating
risk factor scenarios; the calibrated model comprising a list of blocks and models
associating a Model data structure with each of said plurality of Block data structures;
and a codependent structure defining relationships between risk
factors of said plurality of risk factors; creating a
Scenario Set Definition data structure specifying how said Scenario
Generator data structure is to apply to a user-specified risk
management problem; generating a scenario set for said plurality of
risk factors at a scenario engine server running on a machine
to generate the scenario set by applying said Scenario Generator data
structure, as specified by said Scenario Set Definition data
structure, to a sampling of random numbers, wherein said generated scenario
set comprises values of said plurality of risk factors at one
or more future points in time; and producing one or more data files...
...data associated with said generated scenario set, for computing a
monetary value associated with the portfolio under consideration.

25/3,K/17 (Item 17 from file: 350)
 DIALOG(R)File 350:Derwent WPIX
 (c) 2010 Thomson Reuters. All rts. reserv.

0013353863 - Drawing available
 WPI ACC NO: 2003-441827/200341
 XRPX Acc No: N2003-352675

Creating investment advice marketplace, using computer based system,
 involves advisors each creating model portfolio of market tradable assets
 and then disseminating portfolios to potential consumers

Patent Assignee: FOLIOFN INC (FOLI-N)

Inventor: WALLMAN S M H

Patent Family (6 patents, 99 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
WO 2003042794	A2	20030522	WO 2002US36839	A	20021115	200341 B
US 20030120574	A1	20030626	US 2001332348	P	20011115	200343 E
			US 2002298185	A	20021115	
US 20030120575	A1	20030626	US 2001332351	P	20011115	200343 E
			US 2002298213	A	20021115	
AU 2002363748	A1	20030526	AU 2002363748	A	20021115	200464 E
TW 200300535	A	20030601	TW 2002133403	A	20021114	200556 E
AU 2002363748	A8	20051020	AU 2002363748	A	20021115	200615 E

Priority Applications (no., kind, date): US 2001332351 P 20011115; US
 2001332348 P 20011115; US 2002298185 A 20021115; US 2002298213 A 20021115

Patent Details

Number Kind Lan Pg Dwg Filing Notes

WO 2003042794 A2 EN 136 52

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY
 BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID
 IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ
 NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN
 YU ZA ZM ZW

Regional Designated States,Original: AT BE BG CH CY CZ DE DK EA EE ES FI
 FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SK SL SZ TR TZ UG
 ZM ZW

US 20030120574	A1	EN	Related to Provisional	US 2001332348
US 20030120575	A1	EN	Related to Provisional	US 2001332351
AU 2002363748	A1	EN	Based on OPI patent	WO 2003042794
TW 200300535	A	ZH		
AU 2002363748	A8	EN	Based on OPI patent	WO 2003042794

Class Codes

International Classification (Main): G06F-017/60

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0030/00...

Original Abstracts:

...which are engaged in electronic portfolio trading of market tradable

assets/liabilities enables advisors to each create a model portfolio of market tradable assets/liabilities and then disseminate the model portfolios to potential consumers. These model portfolios created by the advisors are disseminated as preset portfolios that can be purchased singly or in combination with...

...or more consumers, a result of which can then be electronically traded as an entire portfolio of market tradable assets/liabilities by the one or more consumers. Along with each model portfolio a fee associated with each of the model portfolios is displayed. This fee is that which must be paid to the advisor that created the model portfolio upon selecting to purchase the model portfolio singly or in combination with one or more other model portfolios. Any fee associated with a particular model portfolio purchased by a consumer is deducted from funds allocated to the purchased portfolio and then forwarded to the respective advisor. The above method uses a computer-based portfolio manager system that enables a user to create and manage a portfolio of investments.

...assets/liabilities enables advisors to each create a model portfolio of market tradable assets/liabilities and then disseminate the model portfolios to potential consumers. These model portfolios created by the advisors are disseminated as preset portfolios that can be purchased singly or in combination with each other by one or more consumers, a result of which can then be electronically traded as an entire portfolio of market tradable assets/liabilities by the one or more consumers. Along with each model portfolio a fee associated with each of the model portfolios is displayed. This fee is that which must be paid to the advisor that created the model portfolio upon selecting to purchase the model portfolio singly or in combination with one or more other model portfolios. Any fee associated with a particular model portfolio purchased by a consumer is deducted from funds allocated to the purchased portfolio and then forwarded to the respective advisor. The above method uses a computer-based portfolio manager system that enables a user to create and manage a portfolio of investments. Users can create multiple sub-portfolios, termed folios, within their overall investment portfolio. Each of these folios can be created by the user or selected from multiple preset folios. One of the possible preset folios includes a manager's recommended folio. This folio is regularly updated, thereby indicating buy and sell recommendations of the manager.

Claims:

25/3,K/18 (Item 18 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2010 Thomson Reuters. All rts. reserv.

0013305155 - Drawing available
WPI ACC NO: 2003-392099/200337
XRPX Acc No: N2003-313237
Decision support system used in supporting business units including
electricity energy production operations, comprises risk management model
to provide risk tolerance factors for utilizing forecasts
Patent Assignee: HARPER C N (HARP-I); AIR LIQUIDE LARGE IND US LP (AIRL)
Inventor: HARPER C N
Patent Family (2 patents, 1 countries)
Patent Application
Number Kind Date Number Kind Date Update
US 20030023466 A1 20030130 US 2001916548 A 20010727 200337 B
US 7657480 B2 20100202 US 2001916548 A 20010727 201010 E
Priority Applications (no., kind, date): US 2001916548 A 20010727
Patent Details
Number Kind Lan Pg Dwg Filing Notes
US 20030023466 A1 EN 12 5
Class Codes
International Classification (+ Attributes)
IPC + Level Value Position Status Version
G06Q-0010/00...
...G06Q-0040/00
Original Abstracts:
...a plurality of electrical generating facilities to thereby indicate
economies for overall system operation. A risk management model
allows the entry of risk tolerance parameters. A
financial position management model is utilized as a tool to
support risk reduction...
Claims:

25/3,K/22 (Item 22 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2010 Thomson Reuters. All rts. reserv.

0010723805 - Drawing available
WPI ACC NO: 2001-335275/200135
XRPX Acc No: N2001-242018
Risk metric determining method for portfolio of instruments, involves
producing risk metric from associated probability and determined risk
values for instrument, by retrieving stored risk values
Patent Assignee: ADAR A (ADAR-I); ALGORITHMICS INT CORP (ALGO-N);
BARTLETT N E (BART-I); DEMBO R (DEMB-I); PARKINSON B (PARK-I); PERRY D
(PERR-I); ZERBS M (ZERB-I)

Inventor: ADAR A; BARTLETT N E; DEMBO R; PARKINSON B; PENNY D; PERRY D;
ZERBS M

Patent Family (5 patents, 90 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
WO 2000075820	A2	20001214	WO 2000CA656	A	20000602	200135 B
AU 200053779	A	20001228	AU 200053779	A	20000602	200135 E
US 20010011243	A1	20010802	US 1999323680	A	19990602	200147 E
			US 2001811684	A	20010320	
EP 1183635	A2	20020306	EP 2000938364	A	20000602	200224 E
			WO 2000CA656	A	20000602	
JP 2003521021	W	20030708	WO 2000CA656	A	20000602	200347 E
			JP 2001502023	A	20000602	

Priority Applications (no., kind, date): US 1999323680 A 19990602; US
2001811684 A 20010320

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
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WO 2000075820	A2	EN	37	11		
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National Designated States,Original: AE AL AM AT AU AZ BA BB BG BR BY CA
CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE
KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MX NO NZ PL PT RO RU
SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH
GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200053779 A EN Based on OPI patent WO 2000075820

US 20010011243 A1 EN Continuation of application US 1999323680

EP 1183635 A2 EN PCT Application WO 2000CA656

Based on OPI patent WO 2000075820

Regional Designated States,Original: AL AT BE CH CY DE DK ES FI FR GB GR
IE IT LI LT LU LV MC MK NL PT RO SE SI

JP 2003521021 W JA 42 PCT Application WO 2000CA656

Based on OPI patent WO 2000075820

Alerting Abstract DESCRIPTION - Each instrument in selected set of
instrument have a model operating on one risk factor to produce
a value of the instrument. Each scenario in selected set of scenario
has a risk factor value for each risk factor operated on by
models of instruments at two time intervals and the scenario have
probability value assigned to represent likelihood of occurring
scenario. INDEPENDENT CLAIMS are also included for the...
...Risk management system; Method of determining marginal
risk; Method of determining counter party credit exposure risk

...USE - For determining risk metric for portfolio or
portfolios of instruments. Also employed in financial
institutions, resource-based corporation, trading organization,
government or other users to make informed decisions to access and/or
manage risk associated with operation of user.

...ADVANTAGE - Allows risk calculations to be performed in parallel, allows multiple risk engines and/or aggregation engines to simultaneously operate on risk data and allows what-if and other analysis to be quickly and efficiently performed...

...The figure shows the flowchart of process for determining and storing values for instrument in portfolio.

Class Codes

International Classification (Main): G06F-017/60

Claims:

...in said set having a model defined therefore, each model operating on at least one risk factor to produce a value for said instrument;(ii) selecting a set of scenarios, each scenario comprising a risk factor value for each risk factor operated on by said models of said instruments at at least a first and second time interval and each scenario having a probability value assigned thereto, said probability value representing the likelihood of said scenario occurring;(iii) applying said selected set of scenarios to said set of instruments to produce a risk value for each instrument in said set of instruments for each scenario in said set of scenarios for each time interval;(iv) storing in a database each instrument risk value produced for each instrument in said set; and(v) for a portfolio of instruments comprising at least a subset of said set of instruments, producing a desired risk metric from said associated probabilities and said determined risk values for each instrument of said portfolio by retrieving said stored risk values from said database.

B. Full-Text Databases

? show files;ds;cost;logoff hold

File 348:EUROPEAN PATENTS 1978-201021

(c) 2010 European Patent Office

File 349:PCT FULLTEXT 1979-2010/UB= 20100527|UT= 20100520

(c) 2010 WIPO/Thomson

Set	Items	Description
S1	515725	FINANCIAL OR INVESTMENT OR INVESTMENTS OR INVESTING OR SECURITIES OR PORTFOLIO OR STOCK OR STOCKS OR BOND OR BONDS OR (- ASSET OR ASSETS)(2N)(MANAGING OR MANAGEMENT OR ALLOCATION)
S2	515725	FINANCIAL OR INVESTMENT OR INVESTMENTS OR INVESTING OR SECURITIES OR PORTFOLIO OR STOCK OR STOCKS OR BOND OR BONDS OR (- ASSET OR ASSETS)(2N)(MANAGING OR MANAGEMENT OR ALLOCATION)
S3	392891	ADVISE OR ADVISES OR ADVISING OR ADVICE OR COACHING OR MODEL OR ASSIST OR ASSISTANCE OR COUNSEL OR GUIDANCE OR GUID OR HELP OR RECOMMEND OR REVIEW OR SUGGEST OR SUGGESTIONS OR SUPPORT
S4	487551	LIST OR LISTING OR CHECKLIST OR ENUMERATION OR INDEX OR TABLE OR SELECT OR PICK OR CHOOS OR CHOICE OR CHOICES OR SPECIFY OR SPECIFY OR DESIGNATE OR INDICATE OR STIPULATE
S5	234169	RISK OR RISKS OR RISKY OR RISKINESS OR VOLATILE OR VOLATILITY OR UNCERTAIN OR DANGER OR DANGERS OR UNPREDICTABILITY OR FLUCTUATE OR LIABILITY OR LIABILITIES OR EXPOSURE
S6	427225	EVENTS OR OCCASIONS OR EXAMPLES OR HYPOTHETICAL OR SITUATIONS OR POTENTIAL OR POTENTIALS OR SEVERE OR SEVERITY OR PROBABLE OR PROBABILITY OR FACTORS OR MANIFESTATION OR MANIFESTATIONS
S7	286375	MIX OR STYLE OR PROFILE OR USERPROFILE OR ALLOCATION() ALGORITHM OR MODEL OR PARAMETER OR DOSSIER OR SNAPSHOT
S8	10779	S2(3N)S3
S9	947	S4(5N)(S5(3N)S6)
S10	3675	S5(3N)S7
S11	9	S8(S)S9(S)S10
S12	234407	S5 OR UNPREDICTABILITY
S13	949	S4(5N)(S6(3N)S12)
S14	3678	S7(3N)S12
S15	9	S8(S)S13(S)S14
S16	678	S2(S)S3(S)S4(S)S6(S)S7(S)S12
S17	107	S8(S)S16
S18	3	S13(S)S17
S19	37	S14(S)S17
S20	29	S14(3N)S17
S21	36	S11 OR S18 OR S20
S22	35	S21 AND IC= (G06F OR G06Q)

S23 35 IDPAT (sorted in duplicate/non-duplicate order)
S24 35 IDPAT (primary/non-duplicate records only)

24/AN,AZ,TI/1 (Item 1 from file: 348)

DIALOG(R)File 348:(c) 2010 European Patent Office. All rts. reserv.
01667647

Method and system for simulating implied volatility surfaces for basket option pricing
Verfahren und System zur Simulation von implizierten Volatilitätsflächen
für die Kalkulation von Basketoptionspreisen

Methode et système pour la simulation des surfaces de volatilité implicite
pour le calcul du prix d'une option sur un panier

APPLICATION (CC, No, Date): EP 2003291264 030527;

PRIORITY (CC, No, Date): US 160469 020531

24/AN,AZ,TI/2 (Item 2 from file: 348)

DIALOG(R)File 348:(c) 2010 European Patent Office. All rts. reserv.
01664260

Method and system for stress testing simulations of the behavior of
financial instruments

Verfahren und System zur Stressprüfung des Verhaltens von
Finanzinstrumenten

Procédé et système de test sous contraintes du comportement des instruments financiers

APPLICATION (CC, No, Date): EP 2003291265 030527;

PRIORITY (CC, No, Date): US 159447 020531

24/AN,AZ,TI/3 (Item 3 from file: 349)

DIALOG(R)File 349:(c) 2010 WIPO/Thomson. All rts. reserv.
01846587

A SYSTEM AND METHOD FOR SCHEDULING ASSET ALLOCATION

SYSTEME ET PROCÉDE POUR PROGRAMMER UNE AFFECTATION D'ACTIFS

Application: WO 2008US12069 20081023 (PCT/WO US2008012069)

24/AN,AZ,TI/4 (Item 4 from file: 349)

DIALOG(R)File 349:(c) 2010 WIPO/Thomson. All rts. reserv.
01830811

A COMPUTER SYSTEM AND METHOD FOR GENERATING AND MAINTAINING A
FINANCIAL BENCHMARK

SYSTEME INFORMATIQUE ET PROCÉDE DE GENERATION ET DE MAINTIEN D'UN REPERE
FINANCIER

Application: WO 2008US85202 20081201 (PCT/WO US2008085202)

24/AN,AZ,TI/5 (Item 5 from file: 349)

DIALOG(R)File 349:(c) 2010 WIPO/Thomson. All rts. reserv.

01723189
USING ACCOUNTING DATA BASED INDEXING TO CREATE A PORTFOLIO OF FINANCIAL
OBJECTS
UTILISATION D'UNE INDEXATION A BASE DE DONNEES COMPTABLES POUR CREER UN
PORTEFEUILLE D'OBJETS FINANCIERS
Application: WO 2008US3762 20080321 (PCT/WO US2008003762)

24/AN,AZ,TI/6 (Item 6 from file: 349)
DIALOG(R) File 349:(c) 2010 WIPO/Thomson. All rts. reserv.
01629246
METHOD AND APPARATUS FOR MANAGING A VIRTUAL PORTFOLIO OF INVESTMENT
OBJECTS
PROCEDE ET APPAREIL DE GESTION D'UN PORTEFEUILLE VIRTUEL D'OBJETS
D'INVESTISSEMENT
Application: WO 2007US18534 20070822 (PCT/WO US2007018534)

24/AN,AZ,TI/7 (Item 7 from file: 349)
DIALOG(R) File 349:(c) 2010 WIPO/Thomson. All rts. reserv.
01537571
GENIUS ADAPTIVE DESIGN
MODELE D'ADAPTATION AU GENIE
Application: WO 2006US48704 20061219 (PCT/WO US2006048704)

24/AN,AZ,TI/8 (Item 8 from file: 349)
DIALOG(R) File 349:(c) 2010 WIPO/Thomson. All rts. reserv.
01535692
USING ACCOUNTING DATA BASED INDEXING TO CREATE A PORTFOLIO OF ASSETS
UTILISATION D'UNE INDEXATION BASEE SUR DES DONNEES COMPTABLES POUR CREER
UN PORTEFEUILLE D'ACTIFS
Application: WO 2006US42430 20061030 (PCT/WO US2006042430)

24/AN,AZ,TI/9 (Item 9 from file: 349)
DIALOG(R) File 349:(c) 2010 WIPO/Thomson. All rts. reserv.
01482280
ENERGY AND CHEMICAL SPECIES UTILITY MANAGEMENT SYSTEM
SYSTEME DE GESTION DE SERVICES, D'ESPECES CHIMIQUES ET D'ENERGIE
Application: WO 2006US34565 20060905 (PCT/WO US2006034565)

24/AN,AZ,TI/10 (Item 10 from file: 349)
DIALOG(R) File 349:(c) 2010 WIPO/Thomson. All rts. reserv.
01453672
METHOD FOR USE OF ENVIRONMENTAL CLASSIFICATION IN PRODUCT SELECTION

PROCEDE POUR UTILISER LA CLASSIFICATION ENVIRONNEMENTALE DANS LA
SELECTION DE PRODUITS

Application: WO 2006US22917 20060612 (PCT/WO US2006022917)

24/AN,AZ, TI/11 (Item 11 from file: 349)

DIALOG(R) File 349:(c) 2010 WIPO/Thomson. All rts. reserv.

01271410

SYSTEM AND METHOD TO REDUCE TRAVEL-RELATED TRANSACTION FRAUD
SYSTEME ET PROCEDE DANS LESQUELS SONT UTILISEES DES DONNEES
D'AUTORISATION AMELIOREES AFIN DE REDUIRE LA FRAUDE DANS DES TRANSACTIONS
DE VOYAGE

Application: WO 2005US4135 20050209 (PCT/WO US2005004135)

24/AN,AZ, TI/12 (Item 12 from file: 349)

DIALOG(R) File 349:(c) 2010 WIPO/Thomson. All rts. reserv.

01270997

NON-CAPITALIZATION WEIGHTED INDEXING SYSTEM, METHOD AND COMPUTER
PROGRAM PRODUCT
SYSTEME D'INDEXATION PONDERE DE NON-CAPITALISATION, PROCEDE ET PRODUIT
DE PROGRAMME INFORMATIQUE

Application: WO 2005US2345 20050127 (PCT/WO US2005002345)

24/AN,AZ, TI/13 (Item 13 from file: 349)

DIALOG(R) File 349:(c) 2010 WIPO/Thomson. All rts. reserv.

01254238

METHOD AND APPARATUS FOR PRICING SECURITIES
PROCEDE ET APPAREIL PERMETTANT DE FIXER LE PRIX DE VALEURS
Application: WO 2004NZ331 20041223 (PCT/WO NZ04000331)

24/AN,AZ, TI/14 (Item 14 from file: 349)

DIALOG(R) File 349:(c) 2010 WIPO/Thomson. All rts. reserv.

01252485

METHOD AND SYSTEM FOR FINANCIAL ADVISING
PROCEDE ET SYSTEME DE CONSEIL FINANCIER

Application: WO 2004US42072 20041215 (PCT/WO US04042072)

24/AN,AZ, TI/15 (Item 15 from file: 349)

DIALOG(R) File 349:(c) 2010 WIPO/Thomson. All rts. reserv.

01250938

SYSTEM AND METHOD FOR FACILITATING TRADING OF DEBT INSTRUMENTS
BETWEEN PARTIES VIA AN ELECTRONIC TELECOMMUNICATIONS NETWORK
SYSTEME ET METHODE FACILITANT LES OPERATIONS SUR TITRES DE CREANCE ENTRE
PARTIES VIA UN RESEAU ELECTRONIQUE DE TELECOMMUNICATIONS

Application: WO 2004AU1781 20041217 (PCT/WO AU04001781)

24/AN,AZ,TI/16 (Item 16 from file: 349)
DIALOG(R)File 349:(c) 2010 WIPO/Thomson. All rts. reserv.
01226970
FINANCIAL PORTFOLIO MANAGEMENT AND ANALYSIS SYSTEM AND METHOD
SYSTEME ET PROCEDE D'ANALYSE ET DE GESTION DE PORTEFEUILLE FINANCIER
Application: WO 2004US33256 20041007 (PCT/WO US2004033256)

24/AN,AZ,TI/17 (Item 17 from file: 349)
DIALOG(R)File 349:(c) 2010 WIPO/Thomson. All rts. reserv.
01222331
SYSTEM AND METHOD FOR PERFORMING RISK ANALYSIS
SYSTEME ET PROCEDE D'ANALYSE DES RISQUES
Application: WO 2003CH633 20030919 (PCT/WO CH03000633)

24/AN,AZ,TI/18 (Item 18 from file: 349)
DIALOG(R)File 349:(c) 2010 WIPO/Thomson. All rts. reserv.
01213391
ENHANCED PARIMUTUEL WAGERING
PARI DU TYPE PARI MUTUEL AMELIORE
Application: WO 2004US25434 20040806 (PCT/WO US2004025434)

24/AN,AZ,TI/19 (Item 19 from file: 349)
DIALOG(R)File 349:(c) 2010 WIPO/Thomson. All rts. reserv.
01196893
METHOD AND SYSTEM FOR PROVIDING RISK INFORMATION IN CONNECTION WITH
TRANSACTION PROCESSING
PROCEDE ET SYSTEME POUR FOURNIR DES INFORMATIONS CONCERNANT DES RISQUES
EN ASSOCIATION AVEC UN TRAITEMENT DE TRANSACTION
Application: WO 2004US21392 20040701 (PCT/WO US04021392)

24/AN,AZ,TI/20 (Item 20 from file: 349)
DIALOG(R)File 349:(c) 2010 WIPO/Thomson. All rts. reserv.
01192372
IMPROVED RESOURCE ALLOCATION TECHNIQUE
TECHNIQUE AMELIOREE D'ALLOCATION DE RESSOURCES
Application: WO 2004US19860 20040618 (PCT/WO US04019860)

24/AN,AZ,TI/21 (Item 21 from file: 349)
DIALOG(R)File 349:(c) 2010 WIPO/Thomson. All rts. reserv.
01175467

A FACTOR RISK MODEL BASED SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT
FOR GENERATING RISK FORECASTS
SYSTEME A BASE DE MODELE DE FACTEURS DE RISQUE, PROCEDE ET PROGRAMME
INFORMATIQUE DE PREVISION DE RISQUE

Application: WO 2004US3792 20040210 (PCT/WO US04003792)

24/AN,AZ,TI/22 (Item 22 from file: 349)
DIALOG(R)File 349:(c) 2010 WIPO/Thomson. All rts. reserv.
01123260

EMISSIONS REDUCTION PORTFOLIO
PORTEFEUILLE DE REDUCTION D'EMISSIONS

Application: WO 2003US35315 20031106 (PCT/WO US03035315)
Parent Application/Grant:
Related by Continuation to: US 2002288916 20021106 (CON)

24/AN,AZ,TI/23 (Item 23 from file: 349)
DIALOG(R)File 349:(c) 2010 WIPO/Thomson. All rts. reserv.
01054681
SYSTEM AND METHOD FOR PROVIDING A FINANCIAL PRODUCT LINKED TO A SPECIFIC
RETURN

SYSTEME ET PROCEDE POUR LA FOURNITURE D'UN PRODUIT FINANCIER LIE A UN
RENDEMENT SPECIFIQUE
Application: WO 2003US9384 20030327 (PCT/WO US03009384)

24/AN,AZ,TI/24 (Item 24 from file: 349)
DIALOG(R)File 349:(c) 2010 WIPO/Thomson. All rts. reserv.
00994559
DIGITAL OPTIONS HAVING DEMAND-BASED, ADJUSTABLE RETURNS, AND TRADING
EXCHANGE THEREFOR
OPTIONS NUMERIQUES A RETOURS AJUSTABLES BASEES SUR LA DEMANDE ET
BOURSE D'ECHANGES COMMERCIAUX AFFERENTE
Application: WO 2002US30309 20020909 (PCT/WO US02030309)

24/AN,AZ,TI/25 (Item 25 from file: 349)
DIALOG(R)File 349:(c) 2010 WIPO/Thomson. All rts. reserv.
00993600
MUTUAL FUND WRAP ACCOUNT PROGRAM AND METHOD OF PROVIDING FINANCING
BASED THEREON
PROGRAMME DE COMPTE INTEGRE DE FONDS MUTUELS ET PROCEDE DE
FINANCEMENT FONDE SUR CELUI-CI
Application: WO 2002US28836 20020910 (PCT/WO US0228836)

24/AN,AZ,TI/26 (Item 26 from file: 349)

DIALOG(R) File 349:(c) 2010 WIPO/Thomson. All rts. reserv.
00929383

METHODS FOR CLASSIFYING OBJECTS AND IDENTIFYING LATENT CLASSES
PROCEDES DE CLASSIFICATION D'OBJETS ET D'IDENTIFICATION DE CLASSES LATENTES

Application: WO 2001US26672 20010828 (PCT/WO US01026672)

Parent Application/Grant:

Related by Continuation to: WO 2001US3616 20010205 (CIP)

24/AN,AZ,TI/27 (Item 27 from file: 349)

DIALOG(R) File 349:(c) 2010 WIPO/Thomson. All rts. reserv.
00824232

STATISTICAL ANALYSIS METHOD FOR CLASSIFYING OBJECTS
PROCEDE D'ANALYSE STATISTIQUE DESTINE A LA CLASSIFICATION D'OBJETS

Application: WO 2001US3616 20010205 (PCT/WO US0103616)

Parent Application/Grant:

Related by Continuation to: US Not furnished (CIP)

24/AN,AZ,TI/28 (Item 28 from file: 349)

DIALOG(R) File 349:(c) 2010 WIPO/Thomson. All rts. reserv.
00820438

RESOURCE ALLOCATION TECHNIQUES
TECHNIQUES D'AFFECTATION DE RESSOURCES

Application: WO 2001US636 20010109 (PCT/WO US0100636)

24/AN,AZ,TI/29 (Item 29 from file: 349)

DIALOG(R) File 349:(c) 2010 WIPO/Thomson. All rts. reserv.
00806382

METHOD FOR AFFORDING A MARKET SPACE INTERFACE BETWEEN A PLURALITY OF
MANUFACTURERS AND SERVICE PROVIDERS AND INSTALLATION MANAGEMENT VIA
A MARKET SPACE INTERFACE

PROCEDE DE MISE A DISPOSITION D'UNE INTERFACE D'ESPACE DE MARCHÉ ENTRE UNE
PLURALITE DE FABRICANTS ET DES FOURNISSEURS DE SERVICES ET GESTION
D'UNE INSTALLATION VIA UNE INTERFACE D'ESPACE DE MARCHÉ

Application: WO 2000US32308 20001122 (PCT/WO US0032308)

24/AN,AZ,TI/30 (Item 30 from file: 349)

DIALOG(R) File 349:(c) 2010 WIPO/Thomson. All rts. reserv.
00797970

INVESTMENT ADVICE SYSTEMS AND METHODS
SYSTEMES ET PROCEDES DE CONSEIL EN INVESTISSEMENTS

Application: WO 2000US29450 20001025 (PCT/WO US0029450)

24/AN,AZ,TI/31 (Item 31 from file: 349)

DIALOG(R) File 349:(c) 2010 WIPO/Thomson. All rts. reserv.
00788771

SYSTEM AND METHOD FOR PREDICTION OF BEHAVIOR OF COMPLEX SYSTEMS
SYSTEME ET PROCEDE DE PREDICTION DE COMPORTEMENT DE SYSTEMES COMPLEXES
Application: WO 2000US26179 20000922 (PCT/WO US0026179)

24/AN,AZ,TI/32 (Item 32 from file: 349)

DIALOG(R) File 349:(c) 2010 WIPO/Thomson. All rts. reserv.
00761430

SYSTEM, METHOD AND COMPUTER PROGRAM FOR REPRESENTING PRIORITY
INFORMATION CONCERNING COMPONENTS OF A SYSTEM
SYSTEME, METHODE ET ARTICLE FABRIQUE PERMETTANT DE CLASSER PAR ORDRE DE
PRIORITE DES COMPOSANTS D'UNE STRUCTURE DE RESEAU NECESSAIRES A LA MISE
EN OEUVRE D'UNE TECHNIQUE
Application: WO 2000US14406 20000524 (PCT/WO US0014406)

24/AN,AZ,TI/33 (Item 33 from file: 349)

DIALOG(R) File 349:(c) 2010 WIPO/Thomson. All rts. reserv.
00339391

SYSTEM AND METHOD FOR RISK TRANSFER AND DIVERSIFICATION THROUGH THE USE
OF ASSURANCE ACCOUNTS
SYSTEME ET PROCEDE DE TRANSFERT ET DE DIVERSIFICATION DE RISQUE A L'AIDE DE
COMPTES D'ASSURANCE
Application: WO 96US51 19960111 (PCT/WO US9600051)

24/AN,AZ,TI/34 (Item 34 from file: 349)

DIALOG(R) File 349:(c) 2010 WIPO/Thomson. All rts. reserv.
00309793

DATA PROCESSING SYSTEM AND METHOD FOR FINANCIAL DEBT INSTRUMENTS
SYSTEME ET PROCEDE DE TRAITEMENT DE DONNEES POUR TITRES DE CREANCE
Application: WO 95US4222 19950405 (PCT/WO US9504222)

24/AN,AZ,TI/35 (Item 35 from file: 349)

DIALOG(R) File 349:(c) 2010 WIPO/Thomson. All rts. reserv.
00224794

METHODS AND SYSTEMS FOR FINANCING AND INVESTING USING INCOME
GROWTH SECURITIES
PROCEDES ET SYSTEMES DE FINANCEMENT ET D'INVESTISSEMENT UTILISANT DES
TITRES A REVENU CROISSANT
Application: WO 92US4621 19920603 (PCT/WO US9204621)

24/3,K/3 (Item 3 from file: 349)
DIALOG(R) File 349: PCT FULLTEXT
(c) 2010 WIPO/Thomson. All rts. reserv.

01846587 **Image available**

A SYSTEM AND METHOD FOR SCHEDULING ASSET ALLOCATION
SYSTEME ET PROCEDE POUR PROGRAMMER UNE AFFECTATION D'ACTIFS

Patent Applicant/Assignee:

HARTFORD FIRE INSURANCE COMPANY, 1 Hartford Plaza, Hartford, Connecticut
06155, US, US (Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

FRAIN Jason Scott, 72 Copper Hill Road, East Granby, Connecticut 06026,
US, US (Residence), US (Nationality), (Designated only for: US)
GALLO Diane Toby, 20 Peach Tree Court, Cheshire, Connecticut 06410, US,
US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

CUNNINGHAM Marina F (agent), McCormick, Paulding & Huber LLP, 185 Asylum
Street, CityPlace II, 18th Floor, Hartford, Connecticut 06103-3410, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200985071 A1 20090709 (WO 0985071)
Application: WO 2008US12069 20081023 (PCT/WO US2008012069)
Priority Application: US 2007959933 20071219

Designated States:

(All protection types applied unless otherwise stated - for applications 2004+)
AE AG AL AM AO AT AU AZ BA BB BG BH BR BW BY BZ CA CH CN CO CR CU CZ DE
DK DM DO DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE
KG KM KN KP KR KZ LA LC LK LR LS LT LU LY MA MD ME MG MK MN MW MX MY MZ
NA NG NI NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM ST SV SY TJ
TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IS IT LT LU LV MC
MT NL NO PL PT RO SE SI SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7242

International Patent Class (v8 + Attributes)

IPC + Level Value Position Status Version Action Source Office:

G06Q-0040/00...

Fulltext Availability:

Claims

Detailed Description

... want to pre-schedule a branch point so that their custom predetermined
path indicates an asset allocation model with a less
risky investment profile. Thus, the subscriber would be
more likely to have access to the subscriber's assets...

24/3,K/5 (Item 5 from file: 349)
DIALOG(R) File 349: PCT FULLTEXT
(c) 2010 WIPO/Thomson. All rts. reserv.

01723189 **Image available**

USING ACCOUNTING DATA BASED INDEXING TO CREATE A PORTFOLIO OF FINANCIAL OBJECTS

UTILISATION D'UNE INDEXATION A BASE DE DONNEES COMPTABLES POUR CREER UN PORTEFEUILLE D'OBJETS FINANCIERS

Patent Applicant/Assignee:

RESEARCH AFFILIATES LLC, 155 North Lake Avenue, Suite 900, Pasadena, California 91101, US, US (Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

ARNOTT Robert D, 1325 Lombardy Road, Pasadena, California 91106, US, US (Residence), US (Nationality), (Designated only for: US)
WOOD Paul C, 17 The Drive, Waltham Windmill, Waltham Lincolnshire DN37 0FB, GB, GB (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

ALBRECHT Ralph P (agent), VENABLE LLP, P.O. Box 34385, Washington, District Of Columbia 20043-9998, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 2008118372 A2-A3 20081002 (WO 08118372)

Application: WO 2008US3762 20080321 (PCT/WO US2008003762)

Priority Application: US 2007896867 20070323; US 2007931913 20071031

Designated States:

(All protection types applied unless otherwise stated - for applications 2004+)

AE AG AL AM AO AT AU AZ BA BB BG BH BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM DO DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE KG KM KN KP KR KZ LA LC LK LR LS LT LU LY MA MD ME MG MK MN MW MX MY MZ NA NG NI NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SV SY TJ TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IS IT LT LU LV MC MT NL NO PL PT RO SE SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 50696

International Patent Class (v8 + Attributes)

IPC + Level Value Position Status Version Action Source Office:

G06Q-0040/00...

Fulltext Availability:

Claims

Detailed Description

...Sometimes statistical modeling is used to create a portfolio that duplicates the profile, risk characteristics, performance

characteristics, and securities weightings of an index, without actually owning every security included...

...Sometimes statistical modeling is used to create the index itself such that it duplicates the profile, risk characteristics, performance characteristics, and securities weightings of an entire class of securities. (The Lehman Aggregate...

...without substantially replicating financial objects and/or weightings in the accounting data based index based portfolio. The risk model may be substantially similar to the Fama-French factors, where the Fama-French factors may...accounting data based index based portfolio. The method may further obtain and/or use a risk model for the portfolio where the risk model mirrors a risk model of the accounting data based index. The risk model may be substantially similar to the Fama-French factors, wherein the Fama-French factors may...

24/3,K/6 (Item 6 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2010 WIPO/Thomson. All rts. reserv.

01629246 **Image available**

METHOD AND APPARATUS FOR MANAGING A VIRTUAL PORTFOLIO OF INVESTMENT OBJECTS

PROCEDE ET APPAREIL DE GESTION D'UN PORTEFEUILLE VIRTUEL D'OBJETS D'INVESTISSEMENT

Patent Applicant/Assignee:

RESEARCH AFFILIATES LLC, 155 North Lake Avenue, Suite 900, Pasadena, California 91101, US, US (Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

ARNOTT Robert D, 1325 Lombardy Road, Pasadena, California 91106, US, US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

ALBRECHT Ralph P et al (agent), VENABLE LLP, P.O. Box 34385, Washington, DC 20043-9998, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200824381 A2-A3 20080228 (WO 0824381)

Application: WO 2007US18534 20070822 (PCT/WO US2007018534)

Priority Application: US 2006509003 20060824

Designated States:

(All protection types applied unless otherwise stated - for applications 2004+)

AE AG AL AM AT AU AZ BA BB BG BH BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM DO DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE KG KM KN KP KR KZ LA LC LK LR LS LT LU LY MA MD ME MG MK MN MW MX MY MZ NA NG NI NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SV SY TJ TM TN

TR TT TZ UA UG US UZ VC VN ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU LV MC MT
NL PL PT RO SE SI SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 26785
International Patent Class (v8 + Attributes)
IPC + Level Value Position Status Version Action Source Office:
G06Q-0040/00...
Fulltext Availability:
Claims

Detailed Description

... Sometimes statistical modeling is used to create the index itself such that it duplicates the profile, risk characteristics, performance characteristics, and securities weightings of an entire class of securities. (The Lehman Aggregate...accounting data based index based portfolio. The method may further obtain and/or use a risk model for the portfolio where the risk model mirrors a risk model of the accounting data based index. The risk model may be substantially similar to the Fama-French factors, wherein the Fama-French factors may...

24/3,K/14 (Item 14 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2010 WIPO/Thomson. All rts. reserv.

01252485 **Image available**

METHOD AND SYSTEM FOR FINANCIAL ADVISING
PROCEDE ET SYSTEME DE CONSEIL FINANCIER

Patent Applicant/Inventor:

LOEPER David B, 207 Michaux Crossing Lane, Midlothian, VA 23001, US, US
(Residence), US (Nationality)

Legal Representative:

GOULD Lewis F Jr (agent), Duane Morris LLP, One Liberty Place,
Philadelphia, PA 19103-7396, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200559709 A2-A3 20050630 (WO 0559709)

Application: WO 2004US42072 20041215 (PCT/WO US04042072)

Priority Application: US 2003530144 20031217

Designated States:

(All protection types applied unless otherwise stated - for applications 2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO

RU SC SD SE SG SK SL SM SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM
ZW (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU MC NL PL
PT RO SE SI SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 13062

Main International Patent Class (v7): G06F-017/60

Fulltext Availability:

Detailed Description

... element of uncertainty. Moreover, there is no reliable model for predicting this additional element of uncertainty, although one can model potential impacts of the amount of uncertainty introduced and based on the confidence and comfort targeted...

...that could be avoided. With a managed fund, one cannot use statistical techniques to accurately model the risk of underperforming or outperforming the market but the possible risk it introduces can conceptually...

24/3,K/16 (Item 16 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2010 WIPO/Thomson. All rts. reserv.

01226970 **Image available**

FINANCIAL PORTFOLIO MANAGEMENT AND ANALYSIS SYSTEM AND METHOD
SYSTEME ET PROCEDE D'ANALYSE ET DE GESTION DE PORTEFEUILLE FINANCIER
Patent Applicant/Assignee:

FINSAGE INC, 1020 Twin Terrace, Round Rock, TX 78664, US, US (Residence),
US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

SANT Rajiv Raymond, 1020 Twin Terrace, Round Rock, TX 78664, US, US
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

STEAKLEY Edward D (agent), Fulbright & Jaworski L.L.P., 1301 McKinney,
Suite 5100, Houston, TX 77010, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200533910 A2-A3 20050414 (WO 0533910)

Application: WO 2004US33256 20041007 (PCT/WO US2004033256)

Priority Application: US 2003509641 20031008

Designated States:

(All protection types applied unless otherwise stated - for applications 2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LS LT LU LV MA MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO
RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PL PT RO
SE SI SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 20304

Main International Patent Class (v7): G06F

International Patent Class (v8 + Attributes)

IPC + Level Value Position Status Version Action Source Office:

G06F-0017/60...

Fulltext Availability:

Claims

Detailed Description

... can repeat these steps beginning with the stock screener module to
rebalance or alter the portfolio until a desirable risk
return portfolio profile has been achieved. The software
tools output the portfolio composition in terms of number of...

...input screen for the risk and return tradeoff module, displaying inputs
needed to simulate the risk profile of a hypothetical
or model portfolio created by the user; [0061] FIG. 38 is an illustrative output screen...

24/3,K/19 (Item 19 from file: 349)

DIALOG(R) File 349: PCT FULLTEXT

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01196893 **Image available**

METHOD AND SYSTEM FOR PROVIDING RISK INFORMATION IN CONNECTION WITH
TRANSACTION PROCESSING
PROCEDE ET SYSTEME POUR FOURNIR DES INFORMATIONS CONCERNANT DES RISQUES
EN ASSOCIATION AVEC UN TRAITEMENT DE TRANSACTION

Patent Applicant/Assignee:

VISA INTERNATIONAL SERVICE ASSOCIATION, 900 Metro Center Blvd., San
Mateo, California 94404, US, US (Residence), US (Nationality), (For all
designated states except: US)

VISA U S A INC, 123 Mission Street, San Francisco, California 94105, US,
US (Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

BRUESEWITZ Belva J, 205 Edinburgh Circle, Danville, California 94526, US,
US (Residence), US (Nationality), (Designated only for: US)

HILGERS Nancy, 230 Crestridge Drive, Danville, California 94506, US, US
(Residence), US (Nationality), (Designated only for: US)

FAITH Patrick, 2810 Jones Gate Court, Pleasanton, California 94566, US,
US (Residence), US (Nationality), (Designated only for: US)

SIEGEL Kevin, 593 Angus Drive, Milpitas, California 95035, US, US

(Residence), US (Nationality), (Designated only for: US)
 LI Xiaoli, 20684 Acadia Court, Cupertino, California 95017, US, US
 (Residence), US (Nationality), (Designated only for: US)
 KOGANTI Kris, 1126 Hollyhead Lane, Cupertino, California 95014, US, US
 (Residence), IN (Nationality), (Designated only for: US)
 O'CONNELL Craig, 1104 East 5th Avenue, San Mateo, California 94402, US,
 US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:
 NG Horace H (et al) (agent), TOWNSEND AND TOWNSEND AND CREW LLP, Two
 Embarcadero Center, 8th Floor, San Francisco, California 94111-3834, US,

Patent and Priority Information (Country, Number, Date):
 Patent: WO 200504026 A1 20050113 (WO 0504026)
 Application: WO 2004US21392 20040701 (PCT/WO US04021392)
 Priority Application: US 2003484547 20030701; US 2004863813 20040607

Designated States:
 (All protection types applied unless otherwise stated - for applications 2004+)
 AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
 DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
 LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO
 RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
 (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PL PT RO
 SE SI SK TR
 (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
 (AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
 (EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English
 Filing Language: English
 Fulltext Word Count: 7430
 Main International Patent Class (v7): G06F-017/60
 Fulltext Availability:
 Detailed Description
 Claims

... authorization message also includes a number of reason codes to
 provide a description of the model logic behind the risk
 indicator and/or a number of condition codes that are used to
 indicate risk conditions. A...

...generated by feature generation model 208 are outputted to hybrid model
 210. Hybrid model 210 calculates risk average l0 ratios
 for each key type (for example, account number, location, issuer, an...

...or feature vectors, generated by feature generation model 302 are
 outputted to the enhanced hybrid model 304. Enhanced hybrid
 model 304 calculates risk average ratios for each key type
 (for example, account number, location, issuer, an individual transaction...

24/3,K/20 (Item 20 from file: 349)

DIALOG(R) File 349: PCT FULLTEXT
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01192372 **Image available**
IMPROVED RESOURCE ALLOCATION TECHNIQUE
TECHNIQUE AMELIOREE D'ALLOCATION DE RESSOURCES

Patent Applicant/Assignee:

STRATEGIC CAPITAL NETWORK LLC, 800 Boylston Street, 24th Floor, Boston,
MA 02199, US, US (Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

HUNTER Brian L, 359 Beacon Street, Boston, MA 02116, US, US (Residence),
US (Nationality), (Designated only for: US)

KULKARNI Ashish, 100 Memorial Drive, # 11-1C, Cambridge, MA 02142, US, US
(Residence), US (Nationality), (Designated only for: US)

KACHANI Soulaymane, S.W. Mudd Building, Room 334, New York, NY 10027, US,
US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

NELSON Gordon E (agent), 57 Central St., P.O. Box 782, Rowley, MA 01969,
US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 2004114095 A2-A3 20041229 (WO 04114095)

Application: WO 2004US19860 20040618 (PCT/WO US04019860)

Priority Application: US 2003480097 20030620

Designated States:

(All protection types applied unless otherwise stated - for applications 2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO
RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PL PT RO
SE SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 16191

Main International Patent Class (v7): G06F-017/60

International Patent Class (v7): G06F-019/00

Fulltext Availability:

Detailed Description

...The advantage of the real option model is that it takes better account of uncertainty.

Both the NPV model and Markowitz's portfolio modeling
techniques treat return volatility as a one-dimensional risk. However,
because things are uncertain, the...

24/3,K/21 (Item 21 from file: 349)
DIALOG(R) File 349: PCT FULLTEXT
(c) 2010 WIPO/Thomson. All rts. reserv.

01175467 **Image available**

A FACTOR RISK MODEL BASED SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR GENERATING RISK FORECASTS

SYSTEME A BASE DE MODELE DE FACTEURS DE RISQUE, PROCEDE ET PROGRAMME INFORMATIQUE DE PREVISION DE RISQUE

Patent Applicant/Assignee:

ITG SOFTWARE SOLUTIONS INC, 400 Corporate Pointe, 6th Floor, Culver City, CA 90230, US, US (Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

MADHAVAN Ananth, 45 West 60 Street, #30A, New York, NY 10023, US, US (Residence), US (Nationality), (Designated only for: US)

ASRIEV Artem V, 7 James Street, Winchester, MA 01890, US, US (Residence), US (Nationality), (Designated only for: US)

KARTINEN Scott J, 445 Fifth Avenue, #9A, New York, NY 10016, US, US (Residence), US (Nationality), (Designated only for: US)

YANG Jian, 15 Firebrick Road, Sharon, MA 02067, US, US (Residence), CA (Nationality), (Designated only for: US)

SERBIN Vitaly, 1 Devonshire Place, Apt. 1707, Boston, MA 02109, US, US (Residence), UA (Nationality), (Designated only for: US)

DOMOWITZ Ian, 27 Mercer Street, #2C, New York, NY 10013, US, US (Residence), US (Nationality), (Designated only for: US)

GOSIER Kenneth E, 18 Bristol Street, Cambridge, MA 02141, US, US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

DELUCA Vincent M (et al) (agent), 1425 K Street, N.W., Suite 800, Washington, DC 20005, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200497595 A2-A3 20041111 (WO 0497595)

Application: WO 2004US3792 20040210 (PCT/WO US04003792)

Priority Application: US 2003406282 20030404

Designated States:

(All protection types applied unless otherwise stated - for applications 2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO
RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE
SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6466

Main International Patent Class (v7): G06F-017/60

Fulltext Availability:

Detailed Description

... [00221 When applying statistical in-sample inference to select risk factors, one may wish to keep in mind that only out-of-sample performance really matters in the end. A risk model is an investment tool used by portfolio managers, who make investment decisions based on estimates of future returns and volatilities.

24/3,K/28 (Item 28 from file: 349)

DIALOG(R) File 349: PCT FULLTEXT

(c) 2010 WIPO/Thomson. All rts. reserv.

00820438 **Image available**

RESOURCE ALLOCATION TECHNIQUES

TECHNIQUES D'AFFECTATION DE RESSOURCES

Patent Applicant/Assignee:

STRATEGIC CAPITAL NETWORK LLC, 357 Beacon Street, Boston, MA 02116, US,
US (Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

HUNTER Brian A, 357-359 Beacon Street, Unit #2, Boston, MA 02116, US, US
(Residence), US (Nationality), (Designated only for: US)

KACHANI Soulaymane, 1 Amherst Street, E40-130, Cambridge, MA 02139, US,
US (Residence), MA (Nationality), (Designated only for: US)

Legal Representative:

NELSON Gordon E (agent), 57 Central Street, P.O. Box 782, Rowley, MA
01969, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200153998 A1 20010726 (WO 0153998)

Application: WO 2001US636 20010109 (PCT/WO US0100636)

Priority Application: US 2000175261 20000110

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

BR CA CN IL IN JP KR MA SG US

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Publication Language: English

Filing Language: English

Fulltext Word Count: 5643

Main International Patent Class (v7): G06F-017/30

Fulltext Availability:

Detailed Description

... The advantage of the real option model is that it takes better account of uncertainty. Both the NPV model and Markowitz's portfolio modeling techniques treat return volatility as a onedimensional risk. However, because things are uncertain, the risk...

24/3,K/30 (Item 30 from file: 349)
DIALOG(R) File 349: PCT FULLTEXT
(c) 2010 WIPO/Thomson. All rts. reserv.

00797970 **Image available**

INVESTMENT ADVICE SYSTEMS AND METHODS
SYSTEMES ET PROCEDES DE CONSEIL EN INVESTISSEMENTS

Patent Applicant/Assignee:

UPSTREAM TECHNOLOGIES LLC, Suite 401, 745 Boylston Street, Boston, MA
02116, US, US (Residence), US (Nationality)

Inventor(s):

HOFFMAN Mark, 8 Wildwood Lane, P.O. Box 861, Norwell, MA 02061, US,
MCRAE Donald A, 17180 Creighton Drive, Chagrin Falls, OH 44023, US,
SAMUELSON Paul, 17 Winthrop Street, W. Newton, MA 02465, US,
SCHULMAN Evan, 3 Exeter Street, Boston, MA 02116, US,
WALKER James L, 16 Field Street, Maynard, MA 01754, US,

Legal Representative:

MIRABITO A Jason (agent), Mintz, Levin, Cohn, Ferris, Glovsky and Popeo
PC, One Financial Center, Boston, MA 02111, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200131538 A1 20010503 (WO 0131538)

Application: WO 2000US29450 20001025 (PCT/WO US0029450)

Priority Application: US 99161258 19991025

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 22051

Main International Patent Class (v7): G06F-017/60

Fulltext Availability:

Detailed Description

Claims

... advice, customized to the user as to that user's portfolio holdings,
tax position and risk profile at the time the user is
reviewing his/her portfolio and/or considering making a...comply with the
views of many investors concerning portfolio risk. In one embodiment, the
underlying risk model takes into account common factors,
sector exposure and individual stock exposure. The system keeps the...

24/3,K/34 (Item 34 from file: 349)
DIALOG(R) File 349: PCT FULLTEXT
(c) 2010 WIPO/Thomson. All rts. reserv.

00309793 **Image available**

DATA PROCESSING SYSTEM AND METHOD FOR FINANCIAL DEBT INSTRUMENTS
SYSTEME ET PROCEDE DE TRAITEMENT DE DONNEES POUR TITRES DE CREANCE

Patent Applicant/Assignee:

MORGAN STANLEY GROUP INC,

Inventor(s):

TULL Robert S Jr,
WEISBERGER David M,
FOX John V,
KARSENTY Myriam J,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9527945 A1 19951019

Application: WO 95US4222 19950405 (PCT/WO US9504222)

Priority Application: US 94797 19940406

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AM AU BB BG BR BY CA CN CZ EE FI GE HU IS JP KE KG KR KZ LK LR LT LV MD
MG MN MW MX NO NZ PL RO RU SD SG SI SK TJ TT UA UZ VN KE MW SD SZ UG AT
BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML
MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 12109

Main International Patent Class (v7): G06F-015/16

Fulltext Availability:

Detailed Description

... in the basket with the market valuation, Risk evaluation
means 6 employs a multi-factor risk model and relies
on optimization techniques to ensure that the subset
of stocks underlying an OPALS...

...divides the result by the number of stocks in the portfolio to obtain the
average model capitalization. Risk evaluation means 6
next determines or obtains from an outside source the 35 average capitalization...

IV. Text Search Results from Dialog - NPL

A. Abstract Databases

? show files;ds;cost;logoff hold

File 139:EconLit 1969-2010/Apr

(c) 2010 American Economic Association

File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13

(c) 2002 Gale/Cengage

File 474:New York Times Abs 1969-2010/Jun 01

(c) 2010 The New York Times

File 475:Wall Street Journal Abs 1973-2010/Jun 01

(c) 2010 The New York Times

File 35:Dissertation Abs Online 1861-2010/Apr

(c) 2010 ProQuest Info&Learning

File 65:Inside Conferences 1993-2010/May 28

(c) 2010 BLDSC all rts. reserv.

File 99:Wilson Appl. Sci & Tech Abs 1983-2010/Mar

(c) 2010 The HW Wilson Co.

File 256:TecTrends 1982-2010/May W5

(c) 2010 Info.Sources Inc. All rights res.

File 2:INSPEC 1898-2010/May W3

(c) 2010 The IET

Set Items Description

- S1 1672195 FINANCIAL OR INVESTMENT OR INVESTMENTS OR INVESTING OR SECURITIES OR PORTFOLIO OR STOCK OR STOCKS OR BOND OR BONDS OR (- ASSET OR ASSETS)(2N)(MANAGING OR MANAGEMENT OR ALLOCATION)
- S2 1672195 FINANCIAL OR INVESTMENT OR INVESTMENTS OR INVESTING OR SECURITIES OR PORTFOLIO OR STOCK OR STOCKS OR BOND OR BONDS OR (- ASSET OR ASSETS)(2N)(MANAGING OR MANAGEMENT OR ALLOCATION)
- S3 390220 ADVIS?R OR ADVISE OR ADVISES OR ADVISING OR ADVICE OR COACH??? OR MODEL? OR ASSIST??? OR ASSISTANCE OR COUNSEL? OR GUIDANCE OR GUID??? OR HELP??? OR RECOMMEND? OR REVIEW??? OR SUGGEST??? OR SUGGESTIONS OR SUPPORT
- S4 273578 LIST OR LISTING OR CHECKLIST OR ENUMERATION OR INDEX OR TABLE OR SELECT??? OR PICK??? OR CHOOS??? OR CHOICE OR CHOICES - OR SPECIFY??? OR SPECIFIE? ? OR DESIGNAT??? OR INDICAT??? OR - STIPULAT???
- S5 143636 RISK OR RISKS OR RISKY OR RISKINESS OR VOLATILE OR VOLATILITY? OR UNCERTAIN? OR DANGER OR DANGERS OR UNPREDICABILITY? OR - FLUCTUAT? OR LIABILITY OR LIABILITIES OR EXPOSURE
- S6 143923 EVENTS OR OCCASIONS OR EXAMPLES OR HYPOTHETICAL OR SITUATIONS OR POTENTIAL OR POTENTIALS OR SEVERE OR SEVERITY OR PROBABLE OR PROBABILIT??? OR FACTORS OR MANIFESTATION OR MANIFESTATIONS
- S7 176157 MIX OR STYLE OR PROFILE OR USERPROFILE OR ALLOCATION()ALGO-

RITHM?? OR MODEL OR PARAMET??S OR DOSSIER OR SNAPSHOT

S8 77879 S2(3N)S3
 S9 248 S4(5N)(S5(3N)S6)
 S10 6978 S5(3N)S7
 S11 5 S8(S)S9(S)S10
 S12 102633 S2(5N)S3
 S13 420 S4(7N)(S5(5N)S6)
 S14 9791 S5(5N)S7
 S15 19 S12(S)S13(S)S14
 S16 12 S8 AND S9 AND S10
 S17 24 S15 OR S16
 S18 4 S17 NOT PY> 1999
 S19 4 RD (unique items)

19/6/1 (Item 1 from file: 35)
 1042491 ORDER NO: NOT AVAILABLE FROM UNIVERSITY MICROFILMS INT'L.
 FINANCIAL PLANNING UNDER UNCERTAINTY ON THE FARM FIRM--OUTLINE OF THE
 THEORY AND A PROPOSAL FOR MODEL FORMULATION (RISK ANALYSIS)
 Original Title: PLANLAEGNING UNDER USIKKERHED--MODELFORMLERUNG FOR EN
 LANDBRUGSVIRKSOMHED
 Year: 1987

19/6/2 (Item 2 from file: 35)
 825383 ORDER NO: AAD83-25060
 THE LOCATION OF FOREIGN DIRECT INVESTMENT AND THE ASSESSMENT OF POLITICAL
 RISK
 Year: 1983

19/6/3 (Item 3 from file: 35)
 692671 ORDER NO: AAD80-20492
 AN ANALYSIS OF INTERTEMPORAL BASIS MOVEMENTS
 Year: 1979

19/6/4 (Item 1 from file: 2)
 05053391
 Title: Portfolio choice and risk
 Publication Date: Dec. 1991
 INSPEC Update Issue: 1992-005
 Copyright: 1992, IEE

19/3,K/4 (Item 1 from file: 2)
DIALOG(R)File 2:INSPEC
(c) 2010 The IET. All rts. reserv.

05053391

Title: Portfolio choice and risk

Author(s): Encarnacion, J., Jr.

Author Affiliation: Univ. of the Philippines, Quezon City, Philippines

Journal: Journal of Economic Behavior and Organization, vol.16, no.3, pp. 347-53

Country of Publication: Netherlands

Publication Date: Dec. 1991

ISSN: 0167-2681

CODEN: JEBOD9

Language: English

Subfile(s): C (Computing & Control Engineering); E (Mechanical &
Production Engineering)

INSPEC Update Issue: 1992-005

Copyright: 1992, IEE

Abstract: Risk and risk aversion are interpreted in terms of a
lexicographic model of portfolio choice where the Telser
criterion of expected value is maximized if the Cramer-Roy safety...

Identifiers: interest rates; investment; decision theory;
probability; risk aversion; lexicographic model;
portfolio choice; Telser criterion; expected value;
Cramer-Roy safety first criterion; asset demand

B. Full-text Databases

Full text NPL files - 1

? show files;ds;cost;logoff hold

File 20:Dialog Global Reporter 1997-2010/Jun 01

(c) 2010 Dialog

Set	Items	Description
S1	18319120	FINANCIAL OR INVESTMENT OR INVESTMENTS OR INVESTING OR SECURITIES OR PORTFOLIO OR STOCK OR STOCKS OR BOND OR BONDS OR (- ASSET OR ASSETS)(2N)(MANAGING OR MANAGEMENT OR ALLOCATION)
S2	1426686	S1(10N)(RISK OR RISKS OR RISKY OR RISKINESS OR VOLATILE OR VOLATILIT? OR UNCERTAIN? OR DANGER OR DANGERS OR UNPREDICTABILIT? OR FLUCTUAT? OR LIABILITY OR LIABILITIES OR EXPOSURE)
S3	1426686	FINANCIAL OR INVESTMENT OR INVESTMENTS OR INVESTING OR SECURITIES OR PORTFOLIO OR STOCK OR STOCKS OR BOND OR BONDS OR (- ASSET OR ASSETS)(2N)(MANAGING OR MANAGEMENT OR ALLOCATION)
S4	972373	ADVISE?R OR ADVISE OR ADVISES OR ADVISING OR ADVICE OR COACH??? OR MODEL? OR ASSIST??? OR ASSISTANCE OR COUNSEL? OR GUIDANCE OR GUID??? OR HELP??? OR RECOMMEND? OR REVIEW??? OR SUGGEST??? OR SUGGESTIONS OR SUPPORT
S5	786293	LIST OR LISTING OR CHECKLIST OR ENUMERATION OR INDEX OR TABLE OR SELECT??? OR PICK??? OR CHOOS??? OR CHOICE OR CHOICES - OR SPECIFY??? OR SPECIFIE? ? OR DESIGNAT??? OR INDICAT??? OR - STIPULAT???
S6	1426686	RISK OR RISKS OR RISKY OR RISKINESS OR VOLATILE OR VOLATILIT? OR UNCERTAIN? OR DANGER OR DANGERS OR UNPREDICTABILIT??? - OR FLUCTUAT? OR LIABILITY OR LIABILITIES OR EXPOSURE
S7	851083	EVENTS OR OCCASIONS OR EXAMPLES OR HYPOTHETICAL OR SITUATIONS OR POTENTIAL OR POTENTIALS OR SEVERE OR SEVERITY OR PROBABLE OR PROBABILIT??? OR FACTORS OR MANIFESTATION OR MANIFESTATIONS
S8	316597	MIX OR STYLE OR PROFILE OR USERPROFILE OR ALLOCATION() ALGORITHM?? OR MODEL OR PARAMET??S OR DOSSIER OR SNAPSHOT
S9	319350	S3(3N)S4
S10	4042	S5(5N)(S6(3N)S7)
S11	34257	S6(3N)S8
S12	15	S9(S)S10(S)S11
S13	38606	S3(S)S4(S)S5(S)S6(S)S8
S14	13981	S9(S)S13
S15	78	S10(S)S14
S16	1822	S11(S)S14
S17	78	S12 OR S15
S18	1	S17 NOT PY> 1999

18/3,K/1
DIALOG(R)File 20:Dialog Global Reporter
(c) 2010 Dialog. All rts. reserv.

08597301 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Heartland Advisors Introduces Heartland Select Value Fund

BUSINESS WIRE

December 07, 1999

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 451

... pure small- or mid-cap strategy. This flexibility can help improve portfolio liquidity and minimize potential volatility through cap size diversification.

The Select Value Fund utilizes a focused, team management approach lead by Gerry Sandel, senior vice president...

Full text NPL files - 2

? show files;ds;cost;logoff hold
 File 634:San Jose Mercury Jun 1985-2010/May 29
 (c) 2010 San Jose Mercury News
 File 610:Business Wire 1999-2010/Jun 01
 (c) 2010 Business Wire.
 File 613:PR Newswire 1999-2010/Jun 01
 (c) 2010 PR Newswire Association Inc
 File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
 File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc
 File 626:Bond Buyer Full Text 1981-2008/Jul 07
 (c) 2008 Bond Buyer

Set	Items	Description
S1	2443183	RISK OR RISKS OR RISKY OR RISKINESS OR VOLATILE OR VOLATIL-IT? OR UNCERTAIN? OR DANGER OR DANGERS OR UNPREDICTABILIT? OR FLUCTUAT? OR LIABILITY OR LIABILITIES OR EXPOSURE
S2	2059225	FINANCIAL OR INVESTMENT OR INVESTMENTS OR INVESTING OR SECURITIES OR PORTFOLIO OR STOCK OR STOCKS OR BOND OR BONDS OR (-ASSET OR ASSETS)(2N)(MANAGING OR MANAGEMENT OR ALLOCATION)
S3	1543401	ADVIS?R OR ADVISE OR ADVISES OR ADVISING OR ADVICE OR COACH??? OR MODEL? OR ASSIST??? OR ASSISTANCE OR COUNSEL? OR GUIDANCE OR GUID??? OR HELP??? OR RECOMMEND? OR REVIEW??? OR SUGGEST??? OR SUGGESTIONS OR SUPPORT
S4	1112408	LIST OR LISTING OR CHECKLIST OR ENUMERATION OR INDEX OR TABLE OR SELECT??? OR PICK??? OR CHOOS??? OR CHOICE OR CHOICES - OR SPECIFY??? OR SPECIFIE? ? OR DESIGNAT??? OR INDICAT??? OR -STIPULAT???
S5	2443183	RISK OR RISKS OR RISKY OR RISKINESS OR VOLATILE OR VOLATIL-IT? OR UNCERTAIN? OR DANGER OR DANGERS OR UNPREDICTABILIT??? - OR FLUCTUAT? OR LIABILITY OR LIABILITIES OR EXPOSURE
S6	1624434	EVENTS OR OCCASIONS OR EXAMPLES OR HYPOTHETICAL OR SITUATIONS OR POTENTIAL OR POTENTIALS OR SEVERE OR SEVERITY OR PROBABLE OR PROBABILIT??? OR FACTORS OR MANIFESTATION OR MANIFESTATIONS
S7	450969	MIX OR STYLE OR PROFILE OR USERPROFILE OR ALLOCATION() ALGORITHM?? OR MODEL OR PARAMET??S OR DOSSIER OR SNAPSHOT
S8	190904	S2(3N)S3
S9	8469	S4(5N)(S5(3N)S6)
S10	23693	S5(3N)S7
S11	3	S8(S)S9(S)S10
S12	4006	S2(S)S3(S)S4(S)S5(S)S6(S)S7
S13	377	S8(S)S12
S14	6	S9(S)S13
S15	105	S9(S)S12

S16 6 S10(S)S15
 S17 66 S10(S)S13
 S18 244113 S2(5N)S3
 S19 12960 S4(7N)(S5(5N)S6)
 S20 32319 S5(5N)S7
 S21 4 S18(S)S19(S)S20
 S22 12 S18(2S)(S19(S)S20)
 S23 80 S11 OR S14 OR S16 OR S17 OR S21 OR S22
 S24 51 S23 NOT (CONFERENCE())CALL OR (FIRST OR 1ST OR SECOND OR 2ND
 OR THIRD OR 3RD OR FOURTH OR 4TH OR FINAL OR PRELIMINARY OR -
 INTERIM())(QUARTER OR RESULTS) OR QUARTERLY OR ANNUAL()REPORT
 OR (8 OR 10())(K OR Q) OR 8K OR 8Q OR 10K OR 10Q OR WEBCAST OR
 WEBINAR)/TI
 S25 5 S24 NOT PY> 1999
 S26 5 RD (unique items)

26/6/1 (Item 1 from file: 610)
 00152262 19991207341B1292 (USE FORMAT 7 FOR FULLTEXT)
 Heartland Advisors Introduces Heartland Select Value Fund
 Tuesday, December 7, 1999 10:29 EDT
 WORD COUNT: 440

26/6/2 (Item 1 from file: 613)
 00110384 19990517NYSP006 (USE FORMAT 7 FOR FULLTEXT)
 S&P Launches Volatility Ratings for European Bond Funds
 Monday, May 17, 1999 11:50 EDT
 WORD COUNT: 1,583

26/6/3 (Item 1 from file: 813)
 0655519 NY122
 BULL&BEAR MUNICIPAL INCOME FUND RATED 'A L-1' BY FITCH -- FITCH FINANCIAL WIRE
 DATE: December 1, 1993
 WORD COUNT: 424

26/6/4 (Item 2 from file: 813)
 0655516 NY121
 BULL&BEAR U.S. GOVERNMENT SECURITIES FUND RATED 'AAA L-1' BY FITCH --
 FITCH FINANCIAL WIRE --
 DATE: December 1, 1993
 WORD COUNT: 418

26/6/5 (Item 3 from file: 813)
 0629398 NY040
 PETER JORDAN JOINS FITCH TO HEAD MUTUAL FUND RATINGS -- FITCH FINANCIAL WIRE
 DATE: September 9, 1993
 WORD COUNT: 208

26/3,K/1 (Item 1 from file: 610)
DIALOG(R) File 610: Business Wire
(c) 2010 Business Wire. All rts. reserv.

00152262 19991207341B1292 (USE FORMAT 7 FOR FULLTEXT)

Heartland Advisors Introduces Heartland Select Value Fund
Business Wire

Tuesday, December 7, 1999 10:29 EDT

JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 440

The Select Value Fund provides investors with three primary benefits.
First, the fund won't have to...

...pre-determined market-capitalization
limits. Second, the fund won't be forced to sell successful securities
because their outstanding performance would ultimately lead them to
fall outside of the fund's capitalization parameters. Finally, the
Select Value Fund's multi-cap approach allows the fund's managers
greater flexibility than with a pure small- or mid-cap strategy. This
flexibility can help improve portfolio liquidity and minimize
potential volatility through cap size diversification.
The Select Value Fund utilizes a focused, team management approach
lead by Gerry Sandel, senior vice president...

Full text NPL files - 3

? show files;ds;cost;logoff hold
 File 268:Banking Info Source 1981-2010/May W4
 (c) 2010 ProQuest Info&Learning
 File 9:Business & Industry(R) Jul/1994-2010/May 28
 (c) 2010 Gale/Cengage
 File 15:ABI/Inform(R) 1971-2010/May 31
 (c) 2010 ProQuest Info&Learning
 File 16:Gale Group PROMT(R) 1990-2010/May 29
 (c) 2010 Gale/Cengage
 File 148:Gale Group Trade & Industry DB 1976-2010/May 29
 (c) 2010 Gale/Cengage
 File 160:Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group

Set	Items	Description
S1	7641787	RISK OR RISKS OR RISKY OR RISKINESS OR VOLATILE OR VOLATIL-IT? OR UNCERTAIN? OR DANGER OR DANGERS OR UNPREDICTABILIT? OR FLUCTUAT? OR LIABILITY OR LIABILITIES OR EXPOSURE
S2	1725427	S1(10N)(FINANCIAL OR INVESTMENT OR INVESTMENTS OR INVESTING OR SECURITIES OR PORTFOLIO OR STOCK OR STOCKS OR BOND OR BONDS OR (ASSET OR ASSETS)(2N)(MANAGING OR MANAGEMENT OR ALLOCAT-ION))
S3	1725427	FINANCIAL OR INVESTMENT OR INVESTMENTS OR INVESTING OR SECURITIES OR PORTFOLIO OR STOCK OR STOCKS OR BOND OR BONDS OR (-ASSET OR ASSETS)(2N)(MANAGING OR MANAGEMENT OR ALLOCATION)
S4	1188908	ADVIS?R OR ADVISE OR ADVISES OR ADVISING OR ADVICE OR COACH??? OR MODEL? OR ASSIST??? OR ASSISTANCE OR COUNSEL? OR GUIDANCE OR GUID??? OR HELP??? OR RECOMMEND? OR REVIEW??? OR SUGGEST??? OR SUGGESTIONS OR SUPPORT
S5	924996	LIST OR LISTING OR CHECKLIST OR ENUMERATION OR INDEX OR TABLE OR SELECT??? OR PICK??? OR CHOOSE??? OR CHOICE OR CHOICES -OR SPECIFY??? OR SPECIFIE? ? OR DESIGNAT??? OR INDICAT??? OR -STIPULAT???
S6	1725427	RISK OR RISKS OR RISKY OR RISKINESS OR VOLATILE OR VOLATIL-IT? OR UNCERTAIN? OR DANGER OR DANGERS OR UNPREDICTABILIT??? -OR FLUCTUAT? OR LIABILITY OR LIABILITIES OR EXPOSURE
S7	1158586	EVENTS OR OCCASIONS OR EXAMPLES OR HYPOTHETICAL OR SITUATIONS OR POTENTIAL OR POTENTIALS OR SEVERE OR SEVERITY OR PROBABLE OR PROBABILIT??? OR FACTORS OR MANIFESTATION OR MANIFESTATIONS
S8	453239	MIX OR STYLE OR PROFILE OR USERPROFILE OR ALLOCATION()ALGORITHM?? OR MODEL OR PARAMET??S OR DOSSIER OR SNAPSHOT
S9	345062	S3(3N)S4
S10	6922	S5(5N)(S6(3N)S7)
S11	48901	S6(3N)S8
S12	10	S9(S)S10(S)S11

S13 22554 S3(S)S4(S)S5(S)S6(S)S8
 S14 8181 S9(S)S13
 S15 29 S10(S)S14
 S16 1076 S11(S)S14
 S17 413368 S3(5N)S4
 S18 10236 S5(7N)(S6(5N)S7)
 S19 68662 S6(5N)S8
 S20 87 S17(2S)(S18(S)S19)
 S21 102 S12 OR S15 OR S20
 S22 47 S21 NOT (CONFERENCE())CALL OR (FIRST OR 1ST OR SECOND OR 2ND
 OR THIRD OR 3RD OR FOURTH OR 4TH OR FINAL OR PRELIMINARY OR -
 INTERIM())(QUARTER OR RESULTS) OR QUARTERLY OR ANNUAL()REPORT
 OR (8 OR 10)()(K OR Q) OR 8K OR 8Q OR 10K OR 10Q OR WEBCAST OR
 WEBINAR)
 S23 7 S22 NOT PY> 1999
 S24 7 RD (unique items)

24/6/1 (Item 1 from file: 15)
 01512021 01-63009
 Credible threats in extortion
 May 1997 LENGTH: 17 Pages

24/6/2 (Item 2 from file: 15)
 00640863 92-55803 ** USE FORMAT 7 OR 9 FOR FULL TEXT**
 Valuing a Long-Term Care Facility
 Oct 1992 LENGTH: 6 Pages
 WORD COUNT: 3838

24/6/3 (Item 3 from file: 15)
 00179066 82-20627
 Portfolio Objective: Win Big, Lose Little!
 Summer 1982 LENGTH: 9 Pages

24/6/4 (Item 1 from file: 16)
 02551772 Supplier Number: 43382570 (USE FORMAT 7 FOR FULLTEXT)
 Xerox Life Unleashes Strategy
 Oct 19, 1992
 Word Count: 82

24/6/5 (Item 1 from file: 148)
 07711680 SUPPLIER NUMBER: 16662052 (USE FORMAT 7 OR 9 FOR FULL TEXT)
 BofA institutes penalties for bad investment advice. (Bank of America)
 Feb 13, 1995

WORD COUNT: 725 LINE COUNT: 00055

24/6/6 (Item 2 from file: 148)
06195632 SUPPLIER NUMBER: 13413479 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Valuing a long-term care facility. (business valuation industry)
Oct, 1992
WORD COUNT: 4067 LINE COUNT: 00321

24/6/7 (Item 3 from file: 148)
02971844 SUPPLIER NUMBER: 04369170 (USE FORMAT 7 OR 9 FOR FULL TEXT)
An alpha-beta man. (Lou Navellier revamps Modern Portfolio theory)
Oct 6, 1986
WORD COUNT: 1195 LINE COUNT: 00093

24/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2010 ProQuest Info&Learning. All rts. reserv.

00179066 82-20627

Portfolio Objective: Win Big, Lose Little!

Vandell, Robert F.; Finn, Mark T.

Journal of Portfolio Management v8n4 PP: 37-45 Summer 1982

ISSN: 0095-4918 JRNL CODE: JPO

ABSTRACT: The objective of portfolio management is the selection of securities with high upside potential and low downside risk. Current portfolio management theory stresses passive control of risk, which serves to reduce return performance and increase downside risk. The portfolio manager with skill can take advantage of high upside potential during periods of rapid market movement to increase long-run portfolio performance. A method is presented for applying the yield-to-horizon model of bond analysis to stock portfolios. Equity market conditions are forecast, and yield to horizon security market planes are developed. The method indicates that, while beta is a good predictor of uncertainty, it is not a good predictor of risk; return and risk are found to have an inverse relationship. Reward/exposure alphas are calculated to rank the relative attractiveness of securities, and to indicate the best combination of upside potential and downside risk for short-term investment.

24/3,K/7 (Item 3 from file: 148)
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An alpha-beta man. (Lou Navellier revamps Modern Portfolio theory)

Brimelow, Peter

Forbes, v138, p62(2)

Oct 6, 1986

CODEN: FORBA ISSN: 0015-6914 LANGUAGE: ENGLISH RECORD TYPE:
FULLTEXT

WORD COUNT: 1195 LINE COUNT: 00093

... the most return at specified levels of risk. This complex computation is performed by an "asset-allocation model" that was developed by Navellier's partner and fellow money manager, James O. Collins, a...

Full text NPL files - 4

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20/6/1 (Item 1 from file: 636)
 03816007 Supplier Number: 48279269 (USE FORMAT 7 FOR FULLTEXT)
 Managing Risk With Derivatives
 Feb 9, 1998
 Word Count: 174

20/6/2 (Item 2 from file: 636)
 03390101 Supplier Number: 46974942 (USE FORMAT 7 FOR FULLTEXT)
 EQUIFAX DEVELOPS NEW MODEL.
 Dec 16, 1996
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 04559980
 American Re Introduces ModILS To Market
 December 13,1999
 WORD COUNT: 283
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 04559249
 VENDOR GUIDE: CREDIT RISK PREDICTORS
 November 29, 1999
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 04556794
 A Sticky Situation
 October 1,1999
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A Frontier That's More Efficient
October 1, 1999
WORD COUNT: 2497
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20/6/7 (Item 5 from file: 267)
04554313
Microsoft, Dalbar In Joint Venture
August 1, 1999
WORD COUNT: 313
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20/6/8 (Item 6 from file: 267)
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SEI Plays Convergence Countries Card
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Slowly, Private Equity Begins to Work for Unions
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20/6/11 (Item 9 from file: 267)
04544266
A New Paradigm For Structuring Portfolios: Planners can reduce the impact of errors in risk and return projections by applying a new method for portfolio selection.
January 1, 1999
WORD COUNT: 3578
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20/6/12 (Item 10 from file: 267)

04543916

Predicting Disaster Is risk modeling, which claims to be able to predict the likelihood of natural disasters, science or wishful thinking?

December 21, 1998

WORD COUNT: 4232

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20/6/13 (Item 11 from file: 267)

04537956

Russia, Why foreign-currency debt is best for Russia

August 10, 1998

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20/6/14 (Item 12 from file: 267)

04534004

67

June 1, 1998

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20/6/15 (Item 13 from file: 267)

04533573

Bright Future indeed: online service a boon for planning

May 1, 1998

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20/6/16 (Item 14 from file: 267)

00038481

Credit Derivatives, The models grow ever sexier

December 00, 1997

WORD COUNT: 3923

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20/6/17 (Item 15 from file: 267)

00038004

Can Ethan Penner Securitize Rock 'n' Roll?

December 15, 1997

WORD COUNT: 3563

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20/6/18 (Item 16 from file: 267)

00036819

Investment Banking, Orphaning BZW

November 00, 1997

WORD COUNT: 4290

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20/6/19 (Item 17 from file: 267)

00036702

Plain English, Please

November 17, 1997

WORD COUNT: 3601

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20/6/20 (Item 18 from file: 267)

00034605

Is Private Equity Risky?

October 1, 1997

WORD COUNT: 1574

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20/6/21 (Item 19 from file: 267)

00022154

VCTs '97: Threats and Challenges A Critical Vintage?

March 1, 1997

WORD COUNT: 5359

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20/6/22 (Item 20 from file: 267)

00008933

Cover Story, Meet Europe's biggest investor

January 00, 1997

WORD COUNT: 3637

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20/6/23 (Item 21 from file: 267)

00001861

SMALL BUSINESS LOANS ATTRACT LARGER BANK MARKETING EFFORTS

September 9, 1996

WORD COUNT: 1051

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20/6/24 (Item 1 from file: 625)
0212547
Managing Risk With Derivatives
February 9, 1998

20/6/25 (Item 2 from file: 625)
0003816
The Sources and Uses of Funds Management
February 26, 1982, Friday

20/3,K/1 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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03816007 Supplier Number: 48279269 (USE FORMAT 7 FOR FULLTEXT)
Managing Risk With Derivatives
CFO Alert, v5, n61, pN/A
Feb 9, 1998
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 174

TEXT: Securitization allows a leasing company to shift selected risks to investors while retaining others. Securitization points to a different way of thinking about leases: as bundles of different risk that have the potential for being managed separately. Earlier, we enumerated the four principal risks as credit, equipment, tax and interest rate, and described a specific model for each type. Leasing companies may easily find themselves in the position where they like the equipment risk in a particular lease (it fits their portfolio profile well), but do not like the credit risk (because it represents a concentration rather than a diversification of risk). Derivative instruments, when combined with a portfolio model that identifies individual risks, allow leasing companies to manage on a risk basis, rather than on an asset basis. The company can thus retain the lease return and risks that fit the portfolio and shift the risk that does not at minimum cost. There are markets of varying size for credit derivatives, equipment...

20/3,K/11 (Item 9 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
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04544266

A New Paradigm For Structuring Portfolios: Planners can reduce the impact of errors in risk and return projections by applying a new method for portfolio selection.
C. Michael Carty
Financial Planning
January 1,1999 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: SECURITIES DATA PUBLISHING
LANGUAGE: ENGLISH WORD COUNT: 3578 RECORD TYPE: FULLTEXT
(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

TEXT: After nearly half a century, financial planners appear to be on the threshold of acquiring a practical means of building portfolios that provide the greatest possible returns at specified risk levels, one totally consistent with a rich theoretical framework first proposed by Harry Markowitz, Ph...

...1959. Based on original research recently published by Richard O. Michaud, Ph.D., in *Efficient Asset Management*, this new method for portfolio selection employs a statistical perspective rather than a purely deterministic one to resolve most serious practical limitations to...

...using optimization procedures. The method is expected to significantly reduce the impact of errors in risk-and-return projections, simplify an investment interpretation of optimized results, estimate the degree of precision in those results and stabilize the...

...3) Improved estimators that reduce statistical noise and optimization ambiguity.

4) Defining portfolio priors to simplify the optimization framework and reduce ambiguities resulting from its use.

5) Using more conceptually meaningful economic costs as benchmarks in forming investment strategies.

6) Combining return forecasts with historic data to reduce instability due to inaccurate input estimates.

7) A checklist for avoiding common errors.

As Michaud points out, each of these elements "can help to improve the investment value of optimized portfolios. Together they can have a substantial impact on the value of...

...become efficient; that is, to provide the greatest possible return at a specific level of risk or, alternatively, the lowest risk at a specific return. Some portfolios are close enough to this efficiency definition as to be statistically indistinguishable from a portfolio regarded as most efficient. Those portfolios, therefore, do not need to be optimized. Only those...

...assets in two reference portfolios containing different weights of eight major asset classes (U.S. stocks and government/corporate bonds ; Euros; and the Canadian, French, German, Japanese and U.K. equity markets). They are an index portfolio consistent with a capitalization-weighted portfolio relative to a world equity benchmark for the six equity markets and an equal-weighted portfolio of all eight assets.

...major asset classes in Figure 1. The return premium is the total return minus the risk-free rate, usually defined as the U.S. Treasury bill 30-day return. Return premiums are often more convenient to use than total returns since they are free of varying risk-free rates' impact.

Figure 3 displays a set of efficient portfolios constructed from the means...return premiums. Aficionados of mean-variance efficiency theory best know this representation of an efficient portfolio set as a classic MV "efficient frontier." A low-risk asset class (in this case, Euros) is typically associated with a relatively small return, while high-risk asset classes (e.g., the French and Japanese stock indexes) are associated with higher returns. The convex curvature of the frontier between its end...

...Figure 3 were not accurate estimates. This would imply a statistical nature to those estimates, suggesting that a variance in them would, in turn, require that a variance be imputed to...

... A financial planner's portfolio-reviewing role is to recommend revisions. As a first step, he or she must determine whether the portfolio needs revision. A portfolio statistically indistinguishable from one that is efficient needs none, and recognizing that revision is not necessary eliminates its cost and enhances the portfolio's value. On the other hand, planners who do not recognize statistical equivalence are likely to recommend revisions and incur the unnecessary cost of rebalancing.

The two portfolios in Figure 1 appear...

...4. Determining this observation's correctness requires control of type 1 error; that is, the probability of rejecting the null hypothesis (that the portfolios are indistinguishable from an efficient portfolio) when true.

< removed unnecessary information >

In all, Michaud's method for portfolio selection, based on recognition of the optimization process' statistical nature, is worthy of serious consideration by financial planners wishing to offer their clients "truly" efficient portfolios. Recognizing that revision is often unnecessary and therefore unlikely to enhance a portfolio's investment value can lead to a substantial reduction in trading cost and increased returns. Moreover, his checklist should help financial planners avoid common errors in doing so. FP

20/3,K/25 (Item 2 from file: 625)
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0003816

The Sources and Uses of Funds Management
American Banker - February 26, 1982, Friday; Pg. 4

WORD COUNT: 3,225

BYLINE:

By DONALD B. RIEFLER and LAZAROS P. MAVRIDES, Morgan Guaranty Trust Co.,
New York

TEXT:

... is needed. The Morgan Bank has devoted years of effort to develop a comprehensive optimization model for asset-liability management. Hedging

V. Additional Resources Searched

Searches were done in two template files not available through DIALOG, the Internet and Personal Computing Abstracts and the Financial Times, but there were no good results.